DOCUMENT RESUME

ED 164 389 95 SO 011 377

TITLE	The Everyday Consumer. An Interdisciplinary Approach to Consumer Education. Developed for Grades 9-12.
INSTITUTION	Allegheny Intermediate Unit, Pittsburgh, Pa.
SPONS AGENCY	Office of Education (DHEW), Washington, D.C.
PUB DATE	77
NOTE	367p.; Not available in hardcopy from EDRS due to colored pages in original document; For a related document, see SO 011 376
AVAILABLE FROM	Project ICE, Allegheny Intermediate Unit, Suite 1300, Two Allegheny Center, Pittsburgh, Pennsylvania 15212 (free, limited supply)
EDRS PRICE	MF-$0.83 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS	Activities; Behavioral Objectives; Bibliographies; Business Education; Concept Teaching; *Consumer Education; Consumer Protection; *Curriculum Development; English; Home Economics; *Integrated Activities; *Interdisciplinary Approach; Mathematics; Merchandise Information; Performance Based Education; Purchasing; Resource Materials; Sciences; Secondary Education; Skill Development; Social Studies; Teaching Guides
IDENTIFIERS	Integrated Consumer Education Project

ABSTRACT

This manual contains activities and resources for infusing consumer education into English, business, mathematics, social studies, science, and home economics courses in grades nine through 12. The activities are intended to help students become more knowledgeable and efficient in managing their personal and collective economic affairs. The activities are based on four concepts: (1) basic economics of the marketplace, (2) legal rights, redress, and consumer laws, (3) major purchases of products and services, and (4) special problems such as advertising and product safety. The manual begins by listing consumer education competencies within each of these concept areas. The bulk of the manual is divided into six sections according to subject matter content. Within each section competencies, activities, resources, and performance indicators are listed for the various concepts. The activities are many and varied. Students read and discuss books, conduct panel discussions on shoplifting, view filmstrips, conduct research, give class reports, interpret data from graphs and apply findings to a practical solution for a problem, prepare maps, and set up resource files of information on savings, insurance, investments, and financial planning. The manual concludes with bibliographies of print and non-print student materials and free materials for educators. (RM)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

SP-011377

ED164389

THE EVERYDAY CONSUMER

An Interdisciplinary Approach To Consumer Education

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Terri Saunders

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

the everyday consumer

An Interdisciplinary Approach
To Consumer Education

Project No. 564AH60268
Elementary and Secondary Education Act of 1965, P.L. 89-10
Department of Health, Education and Welfare
Federal Catalog No. 13.564
Consumers' Education Program

Linda D. Stahl • Project Director
Type Composition By • Pamela J. Semler
Illustrations By • Rebecca L. A. Clawson

Allegheny Intermediate Unit

Suite 1300--Two Allegheny Center
Pittsburgh, Pennsylvania 15212

Dr. Harold E. Oyer, Executive Director
Dr. James B. Schmunk, Director
Instructional Support Services

1977

THE EVERYDAY CONSUMER

An Interdisciplinary Approach To Consumer Education

The activity which is the subject of this report was supported in whole or in part by the U. S. Office of Education Department of Health, Education and Welfare. However, the opinions expressed herein do not necessarily reflect the position or policy of the U. S. Office of Education and no official endorsement by the U. S. Office of Education should be inferred.

TABLE OF CONTENTS

INTRODUCTION III

ACKNOWLEDGEMENTS IV

PDE CONSUMER EDUCATION COMPETENCIES V

INTERDISCIPLINARY STRUCTURE FOR CONSUMER EDUCATION VIII

COURSES FOR INFUSION IX

ENGLISH 1

BUSINESS 29

MATHEMATICS 57

SOCIAL STUDIES 71

SCIENCE 107

HOME ECONOMICS 117

BIBLIOGRAPHY 155

FREE MATERIALS TO EDUCATORS 168

INTRODUCTION

In that teenagers comprise a significant share of the nation's economy, it is apparent that we must place increased emphasis on Consumer Education to develop these "consumer citizens" to be more knowledgeable and efficient in managing their personal and collective economic affairs. A need exists to assist teachers to articulate Consumer Education in their classrooms, to recognize Consumer Education as an integral part of the total curriculum and to support community agency involvement in educational experiences.

To answer this need, an Integrated Consumer Education Project has been initiated in Allegheny County to serve as a model educational program and to provide an orderly, sequential pattern of activities; an analysis of the Marketplace and the financial world; and field experiences, as well as classroom experience, that will be relevant to the students' daily lives.

The purpose of this manual is to illustrate a framework by which Consumer Education can be infused into an on going curricula. The manual is divided into six sections according to subject matter content. Each is color coded for easy reference.

The activities included herein are based on the following concepts:

Basic Economics of the Marketplace
Legal Rights, Redress, and Consumer Laws
Major Purchases of Products and Services
Special Problems such as Advertising and Product Safety

Although a structure for infusing Consumer Education is a necessary tool for introducing and initiating related activities, flexibility and an atmosphere for creative thinking are of primary importance. Therefore, it is the responsibility of the teacher and student to analyze their own school situation and devise a plan that is unique to their program and interests.

ACKNOWLEDGMENTS

We wish to express our appreciation to the many persons who have contributed to the development of this Manual. For those who have served as members of the curriculum development staff and as district coordinators from North Hills School District and West Allegheny School District, we are indepted.

North Hills School District

Evelyn Armstrong, District Coordinator

Robert Adams
James Brozick
Donna Carey
Deborah Christ
Betty Ewing
Kathy Floyd
Lawrence Gorwick
Arleen Leslie
Joel Miller
Robert Shinko

West Allegheny School District

Richard Wellendorf, District Coordinator

Jeanne Brahm
Harold Cain
John Doloughty
Thomas Donnelly
Steven Hamm
Nancy Hartman
Dorothy Kelly
Theodore Kelly
Marsha McKissick
Martha Nourigat

CONSUMER EDUCATION COMPETENCIES

FROM THE

PENNSYLVANIA DEPARTMENT OF EDUCATION

Secretary of Education, John C. Pittenger designated Consumer Education as a curriculum priority in Pennsylvania. He appointed various members of his staff to a Task Force whose responsibility was to develop an awareness of consumer affairs in the classroom. Members of this Task Force represented various academic disciplines such as economics, business education, mathematics, social studies, science, home economics, and fine arts.

The result of the Task Force endeavors was a list of Consumer Education competencies applicable to a K-12 continuum. In that the Department sanctions this list as a means to a comprehensive program of instruction in Consumer Education, it will be used as a basis for development of the ICE Manual.

The following Consumer Education competencies have been arranged according to the concepts which have been identified for use in this manual.

CONCEPT: BASIC ECONOMICS OF THE MARKETPLACE

Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

Identify human and personal values and goals in relation to family, community, and society.

Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

Perform mathematical operations necessary for consumer activities.

Demonstrate the ability to plan how present and future income is spent.

Demonstrate the use of the monetary system.

CONCEPT: BASIC ECONOMICS OF THE MARKETPLACE (CONTINUED)

Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

Explain the importance of the profit motive in a free enterprise economy.

Describe the effects of political and economic consumer behavior on the marketplace.

Provide examples of the interdependence of world economics as it influences the consumer.

CONCEPT: LEGAL RIGHTS, REDRESS, AND CONSUMER LAWS

Identify and explain the rights and responsibilities of renters, lessors, and owners.

Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

Identify nongovernment agencies and organizations that provide consumer information.

Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

CONCEPT: MAJOR PURCHASES OF PRODUCTS AND SERVICES

Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

Use both metric and English systems to determine lenghts, volumes, weights/masses, and areas.

Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases, and purchase agreements.

Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

Make use of banking and other monetary services available to consumers.

Describe the advantages and disadvantages of various types of stores and businesses, (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).

CONCEPT: SPECIAL PROBLEMS SUCH AS ADVERTISING AND PRODUCT SAFETY

Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

Buy and maintain equipment/products according to established safety standards.

Analyze advertising and its influences upon the consumer.

AN INTERDISCIPLINARY STRUCTURE FOR CONSUMER EDUCATION

The following chart illustrates the applicability of integrating Consumer Education into an existing curricula. Many of the suggestions which appear below are included in this manual.

SOCIAL STUDIES

Functioning of our economic system
Rights and responsibilities of the consumer
Law for the consumer
Agencies that help the consumer
Social Welfare
National consumer movement
Tax laws
Inflation and recession
Rights and responsibilities of business

SCIENCE

Product analysis
Environmental information
Textile analysis
Nutrition studies
Food sanitation
Effects of chemicals, electricity, and gasoline
Develop critical thinking
Energy conservation
Metric measurements
Product safety
Land and natural resources
Prescriptions and drugs

HOME ECONOMICS

Buying and care for food, clothing and housing.
Selecting play equipment
Using buying aids
Evaluating appliances and furniture
Health services of the community (immunization, poison control)
Personal and property insurance
Comparison shopping
Family budgeting
Home safety practices
Use of community resources

ENGLISH

Reading credit applications
Understanding semantics and advertising
Label analysis
Using the novel as a basis for discussion of the sociological aspects of consumption
Mass media advertising
Understanding legal vocabulary
Composition of a complaint letter
Reading contracts

BUSINESS/MATH

Budgeting time and money
Credit availability; use
Record keeping
Computations related to spending, saving, and investing
Simulated personal checking
Income tax
Metric system
Profit and loss
Reconsiling checking accounts

COURSES FOR INFUSION

The following is a list of recommended courses for Consumer Education infusion. Suggested course titles have been categorized under the broad subject matter headings, which are included in this manual. The purpose of this list is to provide easy reference to pages which contain consumer activities for a particular course. Although these activities have been recommended for infusion in a specific area, it is our hope that the instructor will realize that they may be pertinent to more than one academic discipline.

ENGLISH:

All Courses	1 through 28.

BUSINESS:

Bookkeeping I & II	36, 36, 38, 39, 40, 41, 44, 47, 48, 49.
Business Math	36, 37, 38, 39, 44, 47, 48, 49, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70.
General Business	29, 30, 31, 32, 33, 34, 35, 38, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56.

MATHEMATICS:

Algebra	58, 59, 60, 61, 62, 63, 65, 66, 67, 68, 69, 70.
General Math	58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70.
Statistics	60.

SOCIAL STUDIES:

American History	82, 84, 95.
American Studies	74, 79, 83, 84, 87, 92, 96, 97, 98, 99, 104, 105, 106, 116, 117.

COURSES FOR INFUSION

SOCIAL STUDIES (CONTINUED):

Business and the Stock Market	74.
Civics	76, 77, 78, 80, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 95, 96, 100, 101, 103, 104.
Consumerism	71, 72, 73, 75, 76, 77, 78, 79, 80, 81, 82, 84, 85, 86, 87, 89, 90, 91, 92, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104.
Current World Problems	78, 84, 93, 104.
Ecology	72, 73, 77, 78, 93.
Economics	71, 74, 75, 76, 77, 79, 80, 81, 82, 83, 84, 87, 92, 97, 98, 99, 100, 101, 102, 103, 105, 106.
Government	88.
Individual Rights	87.
Law and Justice	85, 86, 87, 88, 94, 95.
Marriage and the Family	72, 73, 90, 91, 94, 103.

SCIENCE:

Biology	107, 108, 109, 110, 111, 112, 115.
Chemistry	107, 108, 109, 110, 111, 112, 114, 115.
General Science	107, 108, 109, 110, 111, 112, 113, 114, 115.
Physics	109, 110, 111, 112, 113

COURSES FOR INFUSION

Home Economics:

Child Development	142, 143, 149, 153.
Clothing and Textiles	129, 141, 142, 143, 148, 149, 151.
Consumer Education	134, 135, 136, 137. 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 150, 151, 152, 153, 154.
Family Living	85, 86, 89, 116, 117, 118, 119, 120, 121, 122, 123,136, 127, 128.
Foods and Nutrition	127, 129, 134, 141, 142, 143, 145, 148, 149, 150, 153, 154.
Home Management	116, 117, 118, 119, 121, 123, 124, 125, 127, 128, 130, 131.
Housing and Home Furnishings	116, 132, 133, 140, 141, 144, 145, 146, 147.

ENGLISH

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Determine how value choices might vary between agrarian and industrial societies and wealthy and poor individuals.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Read the novel, The Jungle. Role play a scene where Jargus Rutkas buys a home. Discuss the information Jargus needs to know how to buy a house.	Novel: The Jungle, Upton Sinclair.
Have a real estate agent discuss the procedures for buying a house.	Resource Person: Real Estate Agent.
Investigate laws governing ratings on meat. Investigate the use of words such as "prime," "choice," and "grade A."	Books: Thesaurus; Fojet. Dictionary; Webster.
Bring in labels of hot dog packages and investigate the contents.	Resource Person: Meat Processing Agent.
Read The Grapes of Wrath. List the values of the farmers and the values of the city dwellers.	Book: The Grapes of Wrath; J. Steinbeck.
Bring in PA Farm Journal, Readers Digest, Harpers, Redbook, and various other magazines. Discuss the audience for each of the magazines and the types of advertisements each magazine uses.	Magazines.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Determine how value choices might vary between agrarian and industrial societies and wealthy and poor individuals.

SUGGESTED CLASSROOM ACTIVITIES

View the TV program or read the novel Rich Man, Poor Man. Compare the values of the rich man with the values of the poor man.

RESOURCES

TV: Rich Man, Poor Man
Novel: Rich Man, Poor Man; Irwin Shaw

PERFORMANCE INDICATORS:

Given a list of characteristics of agrarian and industrial society, the student will identify those which are agrarian and those which are industrial.

Given a list of values, the student will identify those which are most apt to be held by the wealthy and those which are most apt to be held by the poor.

Given a specific situation, the student will compare how the situation would be handled differently by a poor person, a wealthy person, a person from agrarian society, and a person from industrial society.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate an awareness of differing values among socio-economic groups and cultures by sorting out on a rational basis those a group/culture would accept from those they would reject.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Use the value survey on page 112 of Values Clarification as an introduction to values.	Book: Values Clarification; Sidney Simon Holt Publishing Company; New York; 1972.
Read the essay, "Promiscuous Dancing," and list the values held by the Puribures regarding dancing. Check the values you could agree with or the ones you disagree with.	Essay: "Promiscuous Dancing."
The students will list their ten favorite TV shows. Compare this list to the top ten according to the Nelson Ratings. Discuss the types of people who view particular television programs.	
Read the novel, The Outsider and discuss the values held by the different groups. Role play a scene and identify the values that the different groups hold.	Book: The Outsider; S. E. Hinton.
Play the game, "Value Bingo."	Game: "Value Bingo;" KH9J886; Perfection Form; Logan, IA.

PERFORMANCE INDICATORS:

After reading an assigned literary selection, the student will list values held by the culture or socio-economic group.

Given a list of values, the student will point out those that are acceptable to the group studied.

Given a list of values held by a socio-economic group or culture, the student will check those he agrees and disagrees with and explain his reasons for agreement or disagreement.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate an understanding of the varieties of life styles which exist and the advantages and disadvantages of each.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Administer the Hull Occupational Orientation Inventory.	Hull Vocational Orientation Inventory.
Research one job. Identify such information as salary, educational level, advantages and disadvantages.	
Play the game "What's My Line" using the materials on the jobs researched.	
After listening to the variety of types of jobs and life styles, apply for one of the jobs. Have an interview for each job.	Selected community employers who would interview students for particular jobs.
View Visual E, "Changing Work Attitudes."	Newsweek Education Program; Working America.
Have students create a chart showing a career, what they like about that career, and related careers. This may show students that careers which already interest them may lead to other careers.	Filmstrip: "Career Choice: A Lifelong Process;" Career Development Sound Filmstrips.

PERFORMANCE INDICATORS:

34 35

The student will write a well-organized theme in which he explains the advantages and disadvantages of his own life style.

Given a particular life style, the student will compare it to his own life style by listing the distinguishing features.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater than available resources an individual must establish priorities.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Use a "Career Checklist," to determine the type of life-style that would be most desirable. Determine the salary for the preferred job and determine how many of the desirable aspects of life could be purchased using this salary. Rank priorities.	
Read The Gift of the Magi. Determine what values govern the choices the characters make.	Book: The Gift of the Magi; O'Henry.
Read Great Expectations and list Pip's priorities at the beginning, middle, and end of the novel. Determine how the priorities change and the course of the changes.	Book: Great Expectations; Charles Dickens.
Read The Rocking Horse Winner and determine emotional stress caused by the lack of money.	Book: The Rocking Horse Winner; D. H. Lawrence.
Conduct a panel discussion on the issue of shoplifting.	
Using techniques of persuasion, persuade an audience that shoplifting is wrong.	
Play the game, "Paying Your Way."	Game: "Paying Your Way;" McGraw-Hill, Inc.

PERFORMANCE INDICATOR:

Given a list of items to purchase, the student will rank the items as to priority based upon personal need and justify the ranking.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding of the conceptual basis of needs and wants, particularly emphasizing the differences between them.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Using Maslow's Hierarchy of Needs, use the catagories and rank order the priorities. Compare Maslow's ranking of needs to your own. Cite the differences.	Maslow's Hierarchy of Needs.
Keep a list of purchases or things used throughout the week and classify them as either a want or a need.	Student list.
Develop a collage or bulletin board to compare wants and needs.	
Assign a given amount of money to students and discuss different ways each student would spend the money.	Student discussion.
Role play a buying situation in which students identify whether they are satisfying a want or a need.	
After reading Death of a Salesman, make a budget for Willie Lowman that would eliminate his problems. Discuss the purpose for a home budget and the importance of effective money management planning.	Book: Death of a Salesman
Discuss the difference between discretionary and fixed income expenses.	

PERFORMANCE INDICATOR:

After making a list of 50 objects found in a home, the student will categorize each as either a need or a want and justify each categorization.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Define "consumer." Build a collage depicting the ways in which we are consumers.	Book: Popular Writing In America; "Women and the Myths of Consumerism."
Keep a two-day consumer log. Have students list every product they buy in a two-day period, their reasons for buying the items, and whether the choice was influenced by media advertising. Check the products that were as good as the advertisement said. Discuss the effects created.	Teacher prepared log.
Show advertisements which deal with subliminal advertising. Have the students analyze the human needs and wants that advertisers depict in such advertisements.	Book: Subliminal Seduction; Wilson Bryan Key; New American Library, 1973.
Discuss propaganda. Create a cartoon that attempts to persuade the audience of your point of view.	Book: Propaganda, Polls and Public Opinion; Prentice-Hall.
Choose a product. Conduct a public opinion poll in which you determine why the public buys a particular product.	
View the film: "Why Do You Buy?"	Film: "Why Do You Buy?" Journal Films.
Discuss Euphemism. Give the students a list of words and have the students think up as many euphemisms as possible for these words.	

PERFORMANCE INDICATOR:

After viewing several TV advertisements, the student will rank each item by preference and analyze the reason for his rankings.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relation to family, community, and society.

SUB-COMPETENCY: Demonstrate the ability to interpret a value position by defending or criticizing the statement, "One becomes a better citizen by learning how to plan for economic security and financial independence."

SUGGESTED CLASSROOM ACTIVITIES

Ask someone you know (parents, friends, etc.) to list five interests you possess. List the interests that other people have that you don't enjoy. Compare and contrast what you enjoy to what others enjoy.

After reading one of the novels, identify the values that prompt the character(s) to develop economic independence.

After reading one of the novels, write a theme in which you defend or criticize the statement, "One became a better citizen by learning how to plan for economic security and financial independence."

View the film, "Using Money Wisely." Compare three ways three families use money.

View the filmstrip, "Values for Teenagers in the 1970's.

RESOURCES

Choose from the following novels:

Mr. & Mrs. Bo Jo Jones; Ann Head.
Nobody Waved Goodbye; E. Haggard.
The Chocolate War; C. Cormier.
Gone With the Wind; Margaret Mitchell.
Of Mice and Men; John Steinbeck.

Film: "Using Money Wisely;" Journal Films; 1970.

Filmstrip: "Values for Teenagers for the 1970's;" Guidance Associates

PERFORMANCE INDICATORS:

Given a list of characters from one of the novels, the student will identify those characters which are "good citizens," and those which are economically secure.

Given a list of a family's use of money, the student will list those activities that indicate wise and unwise uses of money.

ENGLISH

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relation to family, community, and society.

SUB-COMPETENCY: Demonstrate an understanding of the individual consumer's point of reference as it relates to the family, community, and society.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Have students become "historical families:" (1) cave, (2) pilgrim, (3) American frontier, (4) modern. Each member's wants, and/or needs will be compared with conflicting economic goods or services. What determined individual decisions?	Books: Brave New World; Aldoxs Huxley. The Crucible; Arthur Miller. The Great Gatsby; F. Scott Fitzgerald.
List your weekend activities and determine what influences your choices. Identify influences such as family, peers, advertising, etc.	Student prepared chart.

PERFORMANCE INDICATORS:

The student will write a well-organized paragraph in which he compares the purchase of a product by two people of two different cultures or communities.

The student will create a collage or visual aid depicting the same purchase from family, peers, and society.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate the ability to fill out forms relating to retirement, social security, or other benefits.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Duplicate a company's employment application. Have the students fill it out.	Employment applications from various companies.
Have students bring in job applications from a variety of sources. Compare and contrast aspects of applications that may be discriminatory.	
Have students fill out a social security form.	Social Security Office.
Have students compose a list of "things you must apply for."	
View filmstrip "You and Your Job Interview."	Filmstrip: "You and Your Job Interview;" Career Development Sound Filmstrips.
Ask students to recall and discuss situations, other than job interviews, in which they were interviewed. Have them answer the following questions: (1) Who was the interviewer and what was he or she trying to determine? (2) What did you learn about yourself? (3) What did you learn about the other person? (4) How well did you listen? (5) What attitudes did you express?	Student discussion.

46 47

PERFORMANCE INDICATORS:

The student will create his own employment application.

The student will compare different types of employment applications from different companies.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.

SUB-COMPETENCY: Determine the importance of providing equal educational opportunities to all people.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Select readings in biographies of minority groups, underprivileged, and women who have overcome discrimination and excelled in a field.	Books: The Story of My Life; Helen Keller. Nigger; Gregory. Jim Thorpe Story.
Have students bring in pictures of various people engaged in work. Take a survey to determine who is capable. Survey them to show that they may have occupational projections.	Magazines, newspapers, etc.
Assign a project to be done such as fixing a toy or some type of simple mechanism. Compare the quality of the work according to sexes. Determine, based on this experiment, if one sex is better than the other.	
View the film, "Social Change and the American Women." Discuss.	Film: "Social Change and the American Women;" Encyclopedia Britannica; Educational Corporation; 1967.

PERFORMANCE INDICATOR:

The student will compare a student who has been given a college scholarship with a student who cannot afford to go to college.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate an understanding of the principle that the best protection a consumer can have is the use of wise buying techniques at the time of the purchase.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Bring in pictures of various items from magazines. Have the students examine a selected group and choose one of these items. Survey the students as to cost range.	
Have students, using magazines and newspapers, investigate the cost of an item.	
Read: How to be a Better Shopper.	Book: How to be a Better Shopper; Pittsburgh Edition; 1966.
Students will interview a retail store manager about buying practices and how a retail department store manages sales, seasonal basis and so forth.	Resource speaker: Retail store manager.
Have students go back to summer newspapers and compare the prices of seasonal items from then until now.	Newspaper Advertisements.
Students will compare quality, material, and workmanship of two different brands of merchandise.	Local department stores.

PERFORMANCE INDICATORS:

50

51

The student will compute the price range of one product based upon local newspaper advertisements.

The student will give examples from his personal experience of purchases which he has made that have revealed good buying techniques.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate an understanding of the techniques involved in complaining effectively.

SUGGESTED CLASSROOM ACTIVITIES

RESENT DEMAND APPRECIATE - RDA

Ask students to fold a paper into four long, vertical columns. In the first column list ten products and services that you come into closest contact, day after day. In the second column, write a sentence which expresses a complaint you have about it. Begin your statements with a phrase, "I would like to complain about . . ." Tell the students that behind every complaint we have, there is an implied demand we really want to make. In the third column, write down the demand you have for the complaint you made. The fourth column is for the "A" part of RDA. It means "appreciate." Our complaints and demands would actually mean more to the firm we offer them to if we tried to see things from their point of view and appreciated why they operate as they do.

Have students write letters to three firms expressing their resent-demands-appreciation.

RESOURCES

Book: Values Clarification; Simon, Howe, Kirschenbaum; Hart Publishing Company, Incorporated; New York; 1972.

PERFORMANCE INDICATOR:

Students will write a correct letter to companies, using correct spelling, punctuation, and quality of expression.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate the ability to recognize common consumer gyps and frauds.

SUGGESTED CLASSROOM ACTIVITIES

Teach different types of advertising appeals.

1. Basic Advertisement
2. Appeal to the senses
3. Happy family appeal
4. An expert says
5. Famous people say
6. Everybody likes
7. Snob appeal
8. Youth appeal
9. Symbols
10. Its new
11. Romantic appeal
12. The humble approach
13. Concern for the public good
14. Statistics
15. Humor

Have students write their own advertisements using these appeals.

RESOURCES

Book: Advertising; Scholastic Magazines; 1975.

PERFORMANCE INDICATOR:

The student will identify appeals from magazine advertisements.

ENGLISH

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Determine the areas of responsibility of the consumer in the marketplace with regard to such things as shoplifting, mishandling of products, and consideration of proper use of goods.

SUGGESTED CLASSROOM ACTIVITIES

Write several dilemmas about shoplifting, mishandling of products, and consideration of proper use of goods. Students will read them in class and ask the class what they think of each situation. Poll the students on what they would do in each situation. Have them give reasons for their answers. Discuss why we have laws against shoplifting, mishandling of products, and proper use of goods.

RESOURCES

FOLLOW-UP ACTIVITIES:

Students will write their own dilemmas, with questions at the end on how they would handle their own situation.

PERFORMANCE INDICATOR:

The student will use their his ability to give reasons for one's convictions, degree of committment to one's beliefs, and his willingness to listen to others.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the levels of development in the formulation of values related to beauty, function, and conservation.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Bring into class pictures of people of various nationalities. Vote on the most "beautiful." Discuss what makes a person beautiful.	Current magazines.
Bring in pictures of automobiles--a jeep, a sports car, a family car, etc. -which is the most "beautiful?" -which is the most functional? -discuss beauty and function.	
Do a collage of automobiles emphasizing "beauty," "function," and conservation." Write a paragraph defending the point of view you chose.	
Divide the class into small groups. Let each group pick a ten-year period such as the 1930's, 1940's, or 1950's. Find examples of clothing, fads, the hair styles, and the popular music of that period.	
Discuss some of the problems in meeting peoples wants during the various 10-year cycles: the grain shortage during the droughts of the 1930's, the war imposed rationing during the 1940's, the housing shortage formed by returning veterans during the 1950's, the lack of schools and teachers during the 1940's, the housing shortage of the 1960's, and the energy crisis of the 1970's.	Book: I, Juan de Parya; Elizabeth Borton de Treviro; Farrar, Straus, and Gerouz; New York; 1965.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the levels of development in the formulation of values related to beauty, function, and conservation.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Ask the class to estimate some of the most urgent wants of the coming years.	
After reading Lilies of the Field, discuss the different needs and wants of Homer Smith and the nuns.	Book: Lilies of the Field; William E. Barrett.
After reading Walden, discuss the contrast between Thoreau's values and our values today.	Book: Walden; Henry Thoreau.
Read selected chapters from Space for Survival: Blocking the Bulldozer in Urban America. Discuss.	Book: Space for Survival: Blocking the Bulldozer in Urban America; Book #279633; Perma-Bound Company, A Division of Hertzberg-New Method Inc; Vandalia Road; Jacksonville, IL 62650.

PERFORMANCE INDICATORS:

The student will identify something which is beautiful and list its functional uses.

The student will choose a product and compare as to beauty, function, and conservation.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the costs related to the values of beauty, function, and conservation.

SUGGESTED CLASSROOM ACTIVITIES

BUZZ GROUP:

"If you were given $500, how would you use it?" Report some of the ideas and clarify according to use. What percent is used for necessities, luxuries?

Define: Barter

Discuss: "How was barter used as a method of exchange in earlier days?" Simulate a barter situation using foods, art, etc. as barter.

-Discuss why you made particular exchanges.

-What determines the value of an object?

Each student will describe the last article of clothing he bought and tell: 1) why he bought it, 2) when he bought it, 3) whether he still likes it, 4) whether he would buy it again, and 5) what influenced his choice.

Examine the consequences of the following situation: "A girl wants to buy a new dress for a special occasion. After examining possibilities, she notices that prices range from $8.00 to $30.00. She finally selects an attractive dress for $18.00. Suppose that most of the

(continued on next page)

62

RESOURCES

Magazine: Money Magazine by Modulearn; 32158 Camino Capistrano; San Juan Capistrano, CA 92675.

Student discussion and evaluation of purchase.

63

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the costs related to the values of beauty, function, and conservation.

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

girls in the community had approximately the same buying powers and tastes as the girl. What effect would this have on the merchant's selection and pricing of merchandise?"

Examine this issue:

The pollution index in your area reaches the danger level: What effects (cost) would this have upon:
1) industry
2) the workers
3) the aged
4) other community members

What determines what should be done?

PERFORMANCE INDICATOR:

The student will choose a product and compare as to beauty, function, and conservation.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Determine the immediate and far-reaching effects of product and service selection as related to beauty, function, and conservation.

SUGGESTED CLASSROOM ACTIVITIES

A wealthy man in the community leaves a large plot of land to the community with the stipulation that it is to be used "for all people." At this point the town is small and only a few hunters and nature lovers use the land. As the town grows, the Commissioners designate a committee composed of three businessmen to develop plans for the land. Divide the class into four groups: The Commissioners, the Friends of Nature, the Businessmen, and the Community. Then follow these steps:

1) Have the business men develop a master plan for the land, which is primarily designed for industrial growth.
2) Have the businessmen report their finding to the other groups.
3) Have the Friends of Nature develop their views against the master plan.
4) Conduct a Town Meeting in which the Businessmen and Friends of Nature present their views to the Commissioners.
5) Have the Community vote a mandate for the Commissioners.
6) Discuss the values that prompted each group to act as it did.

RESOURCES

Role playing situation.

PERFORMANCE INDICATOR:

The student will bring in an old appliance found in the household that is still, after some years, functional. Compare quality.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions or purchases.

SUB-COMPETENCY: Demonstrate effective techniques of consumer purchasing by evaluating sales promotional devices aimed at encouraging the purchase of specific items, e.g. food, clothing, appliances, furniture, etc.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will bring in advertisements for chosen products, i.e. refrigerators, hi fi's, televisions; and compare advertised prices for various brands, then make comparisons of each brand and price. Determine the price difference between the highest price and the lowest price for the same television or other product. Determine which retail outlet offers the best price. Considering guarantees, which is the best value? Discuss.	Various advertisements from magazines and newspapers.
Use some tapes from radio and television. Discuss the basis of the appeal. To what interest areas does the advertisement appeal, i.e. does it appeal to our interests in sex, sports, need for success, and so on.	Local radio and television stations.
Students will design their own advertisement for a given product. (Visual)	Student prepared art work.
Examine advertising which is written as opposed to visual. Compare the two. How do they work? To what senses does the written advertisement appeal? Is the written advertisement more objective in its appeal?	
Students will compose a newspaper advertisement selling some product.	
Students will bring in coupons for various products. Read coupons. Discuss how they act as promotional devices to get people to try a new product they have to offer.	Product coupons.

ENGLISH

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions or purchases.

SUB-COMPETENCY: Demonstrate effective techniques of consumer purchasing by evaluating sales promotional devices aimed at encouraging the purchase of specific items, e.g. food, clothing, appliances, furniture, etc.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Read Hidden Persuaders.	Book: Hidden Persuaders; Vance Packard.
Have guest speakers from the advertising department of large department stores explain the purpose and value of having a sale.	Guest speakers.
Have students read through and discuss "How to be a Better Shopper."	Pamphlet: "How to be a Better Shopper;" Consumer Services; The Sperry and Hutchinson Company; 2900 West Seminary Drive; Fort Worth, TX 76133.

70 PERFORMANCE INDICATOR:

71

The student will classify various advertisements according to accuracy of product presentation, clarity, and truthfulness, by the company, as to what the advertisement states about the product and what the product will do.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety.

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Determine ways of evaluating information as to its usefulness. (Consideration should be given to sources, application, and other important features.)

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
View the filmstrip, "Comparison Shopping."	Film: "Comparison Shopping;" Visual Education Corporation for Pitman Publishing.
Discuss: "What information is available to help us to make our consumer decisions?"	Magazine: "Walk in My Shoes: To Be Somebody;" Journal; Pitman Publishing.
Read "Color in Advertising" and "Why You Buy."	Pamphlet: Corporate Responsibility to the Consumer; Zayre; Framingham, MA.
View a TV commercial. List the pertinent information about the product that the advertisement gives.	
Invite a car salesman into the class to discuss the difference between "looks" (special features), and reliability (gas mileage, comfort, satisfying one's needs).	Resource speaker: Car Salesman.
Read Consumer Report and examine the information available to the consumer. Have students report on various products and have the class make selections based upon the available information about the products.	Magazine: Consumer Report.

PERFORMANCE INDICATORS:

The student will create television commercials which inform the viewer of the quality of a given product.

The student will read an advertisement and list pertinent information about the product.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety.

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the importance of using product information as an on-going reference leading to the most efficient use of a product.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Make a variety of products available to the students to purchase. The student must research the product before buying.	Magazine: Consumer Report (current issues)
Discuss: "What information can be obtained by reading operations manuals?"	Operations manuals from appliances, stereos, automobiles, etc.
Write directions for operating particular appliances.	
Present an original skit on the hazards of not following instructions in operator's manuals.	Student prepared skit.
Prepare a bulletin board illustrating various "seals of approval."	
Provide several items of clothing for class examination. Ask students to write their versions of product label information for each item. Compare the manufacturer's labels. Report the experience using a piece of entertainment equipment.	
Read "Better Business Buereau" from Advertiser's Manual. Discuss the functions of the BBB.	Book: Advertiser's Manual; Pittsburgh Press and Pittsburgh Post Gazette.

74

75

PERFORMANCE INDICATOR:

The student will list things that can go wrong with a given product without proper operation.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:

a. read advertisements
b. ask questions
c. observe compare
d. compare
e. try out different brands

SUGGESTED CLASSROOM ACTIVITIES

Students will select three advertisements which appeal to them. Discuss.

Give students examples of advertisements demonstrating: hard sell, soft sell, and emotions appeal.

Distribute a list of advertising jingles; students match company and advertisement.

Hold an election of the "Top Ten Advertisements." Select students as compaign managers. Discuss which advertisements were most popular and why. Rank advertisements to type of appeal.

Sponsor an advertising campaign for a school related function such as a dance or fund-raising activity. Encourage student to use all available resources: bulletin board, posters, signs, public address system, video tape. Evaluate.

Discuss Chapter V: "Integrity and Honesty" in Consumer Advertising.

View and discuss the films, "Consumer Power - Advertising" and "Consumer Power - Whistle Blowing."

RESOURCES

Kit: Teaching About Advertising; Proctor and Gamble, Box 14465, Cincinnati, OH 45214.

Pamphlet: "What About Advertising?" Better Business Bureau; Pittsburgh, PA.

Book: The Anatomy of a Sale; Sears; Chicago, IL.

Booklet: "How to be a Better Shopper;" The Sperry and Hutchinson Company; 330 Madison Avenue, New York, NY 10017.

Kit: Consumer Advertising Teaching Kit; Proctor and Gamble, Cincinnati, OH.

Films: "Consumer Power - Advertising;" BFA Educational Media; 1972.

"Consumer Power - Whistle Blowing;" BFA Educational Media; 1973.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:

a. read advertisements
b. ask questions
c. observe compare
d. compare
e. try out different brands

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
View and discuss, "Consumerism - Let the Seller Beware."	Film: "Consumerism - Let the Seller Beware;" BFA Educational Media, 1972.
Read and discuss Chapter III: "Case Histories in Marketing Consumer Products.	Kit: Consumer Advertising Teacher Kit; Proctor and Gamble; Cincinnati, OH.
Assign teams of students to develop magazine advertisements and a 30 second commercial for a particular product. Consider: 1) what you feel, 2) the audience to whom they wish to appeal, 3) principal benefits of interest to audience, 4) type of magazine they would select.	
Invite a local advertising agent to address the class.	Resource Speaker: Local advertising agent.
Use the poster, "Four Basic Questions in Analyzing Advertisements."	Kit: Consumer Advertising Teacher Kit; Proctor and Gamble; Cincinnati, OH.

78

79

PERFORMANCE INDICATOR:

The student will go to a supermarket and do the family shopping for one week and summarize his experience in written form showing how he applied his buying techniques.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate an understanding of the effect of advertising on: a) the initial cost of goods, and b) over an extended period of time.

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will name products they have bought because of advertising.	
Have the students conduct a poll of other students to see why they bought a particular product.	Book: Consumer Choice; Proctor and Gamble, Cincinnati, OH 45214.
Have an advertising agent speak to the class to discuss the cost of advertising. Also discuss the effects of shoplifting upon the cost of products.	
View the film, "The Anatomy of a Sale."	Film: "The Anatomy of A Sale;" Sears Consumer Information Services; Chicago, IL 60611.
Play the game "Checkout." Discuss the need to buy products of different groups. Discuss how advertising effects have upon our purchasing.	
Design an advertisement following guidelines of truthfulness in advertising.	Book: A Study of Media and Propaganda EMC Corporation 180 E. 6th Street St. Paul, MN 55101 "What's Going On Here?"; Unit 3. "Familiar Sayings Used in Persuasion;" Unit 1.

PERFORMANCE INDICATOR:

Students will create a product. After the product is created, the students will advertise it. They will then identify the amount of "man hours" involved in the creation of the advertisement.

ENGLISH

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising, (e.g. truthful, informative, fair, etc.)

SUGGESTED CLASSROOM ACTIVITIES

View the film, "Advertising - Information, Persuasion, or Deception."

Discuss Chapter V: "Integrity and Honesty in Consumer Advertising." Discuss the role of . . . Industry, Government, and Consumer.

Read and discuss Subliminal Seduction

Read and discuss the following:
"Guides to Truthful Advertising"
"Pennsylvania Advertising Laws, Rules, and Regulations"
"Federal Trade Commission Guides"

Prepare a list of guidelines for becoming a "sharp shopper."

Participate in a simulated buying game.

RESOURCES

Film: "Advertising - Information, Persuasion, or Deception" Journal Films.

Book: Consumer Advertising; Proctor and Gamble; Cincinnati, OH 45214. 1976.

Book: Subliminal Seduction; Wilson Bryan Key; North American Library, 1973.

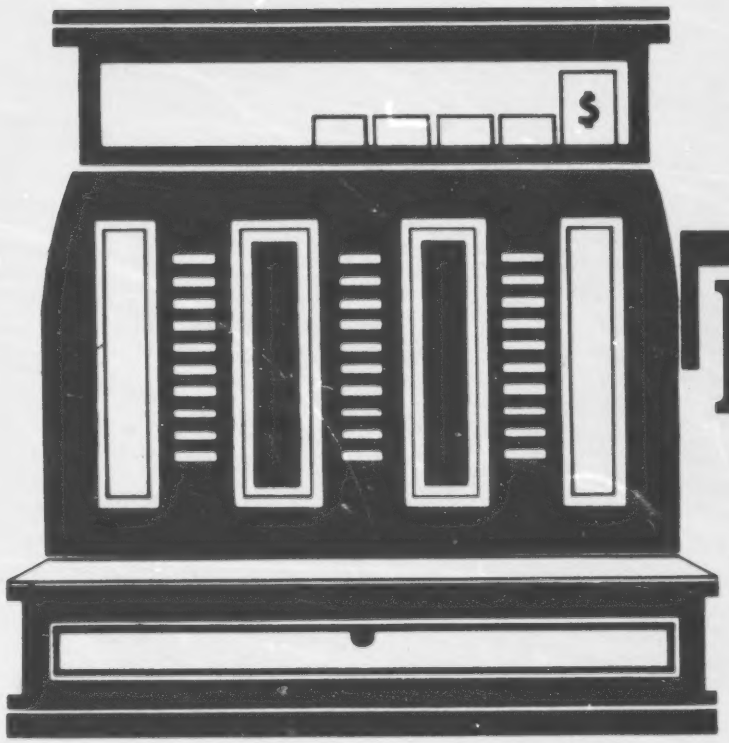
Book: Advertiser's Manual
Pittsburgh Press
Pittsburgh, PA

82

83

PERFORMANCE INDICATOR:

The student will sort various types of advertisements into two groups--vague and accurate.



BUSINESS

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Determine direct and indirect costs that risk can financially impose on the consumer.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Discuss buying a used car. Prepare a worksheet questionnaire on things to look for when purchasing. Show film on buying a car. Revise previous worksheet using a film related handout. Discuss worksheet.

RESOURCES

Film: "How to Buy a Used Car;" (brochure included) Modern Talking Pictures.

Allegheny County Bureau of Consumer Affairs.

Pennsylvania Bureau of Consumer Protection.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATOR:

The student will compile a list of direct and indirect costs that risk can financially impose on the consumer.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.

SUB-COMPETENCY: Demonstrate an understanding of the rationale for risk-reducing activities such as budgeting, insurance, purchase of reliable products, etc.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Panel discussion of "The Cheapest Product is the Best Product," and "The Most Expensive Product is the Best Product."

Divide students into groups. State five products--giving all aspects. Have groups decide which one they would purchase and why.

PREPARING A BUDGET

- Keep track of your spending for a month and your income for a month.
- Classify items according to fixed or flexible expenses.
- Prepare a budget for the following month.

Have student research a product they wish to buy.

RESOURCES

Personal Experience.

Magazine: "Consumer Reports."

Films: "A Penny Saved;" Associated Films
600 Madison Avenue
New York, NY 10022

"Using Money Wisely;" Journal Films; 1970

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATOR:

The student will list the reasons why individuals should prepare budgets, purchase insurance, and purchase reliable products.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Demonstrate an understanding of the need for constant revision of consumption patterns throughout the individual's life.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Prepare a case study illustrating an individual in various stages of his life:

a. High school
b. College
c. Single working person
d. Married working person
e. Same individual supporting a family

Show how consumption patterns change in each stage.

Show films listed and discuss them.

RESOURCES

Films: "Personal Financial Planning;" Business Education Films.

"Measure of a Man;" Modern Talking Pictures.

"You'll Earn It;" Modern Talking Pictures.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATOR:

The student will prepare a breakdown of how the consumption pattern will change from high school to college or the job market.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Demonstrate an understanding of the nature of planning with special emphasis on its future as well as on-going characteristics.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Call the local debt adjuster and ask what are the most common problems people have with their budgeting.

Prepare a cash budget from data given for sales purchases and cash payments for expenses.

Prepare a sales budget and purchases budget using previous year's statistics.

RESOURCES

Pamphlet: "A Guide to Budgeting for the Family;" U.S. Government Printing Office.

Films: "Bread - Budgets;" Modern Talking Pictures.

"A Penny Saved;" Associated Films
600 Madison Avenue
New York, NY 10022

"Using Money Wisely;" (AIU); Journal Films; 1970.

Books: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Century 21 Accounting, First Year; Boynton, Swanson, Carlson, Forkner; Southwestern.

Century 21 Accounting, Advanced Course; Boynton, Swanson, Carlson, Forkner; Southwestern.

PERFORMANCE INDICATOR:

The student will outline how his consumption patterns will change in the various stages of his life.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and to be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater than available resources, an individual must establish priorities.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Student will list their wants at the present time; then reappraise the list according to:

a. would they really use them
b. do they really want them
c. can they afford them

RESOURCES

Personal experience

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATOR:

The student will distinguish his needs from his wants and prepare a list of each establishing priority.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and to be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding of the conceptual basis of needs and wants, particularly emphasizing the differences between them.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

List goods and services then state which items are needs, which are wants, and why. Follow with a class discussion to point out that some people's needs are other peoples wants.

RESOURCES

Personal experience

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

96 PERFORMANCE INDICATOR:

The student will distinguish his needs from his wants and prepare a list of each.

97

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and to be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Each student will bring in one advertisement and explain whether it would be helpful in making his decision to buy the product. Classify the statements in the advertisements as:

a. helpful
b. meaningless
c. guarantees

Several students will record some advertisements on T.V. or radio to be used for class discussion.

Divide class into groups. Have one person in each group sell one item to the other members of the group. After the presentations, have the class analyze why they would or would not purchase the item.

RESOURCES

Newspapers, magazines

Film: "Advertising - Information, Persuasion or Deception;" Journal Films; 1973.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATORS:

The student will categorize statements from advertisements according to whether they are helpful, meaningless, or a guarantee.

Given several advertisements, the student will state why he would or would not purchase the items.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems concerning percentages, loan rates, discounts, and profits.

RECOMMENDED COURSES FOR INFUSION:
Business Math and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Solve statement problems for percentages.	Books: Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968. Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.
Divide class into groups. Each group will research a lending institution in the community and report to the class what the loan rates, etc. are.	Local banks, credit unions, consumer finance companies.
List items - giving cost and selling price. Students will discount the items 20% to determine if the items are being sold at a profit or a loss.	Catalogs from local stores.
Students will determine discounts on goods purchased and goods sold.	Books: Century 21 Accounting, First Year; Boynton, Swanson, Carlson, Forkner; Southwestern. Century 21 Accounting, Advanced Course; Boynton, Swanson, Carlson, Forkner; Southwestern.
Students will determine sales taxes on goods purchased.	
Students will determine taxes on property.	

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems concerning percentages, loan rates, discounts, and profits.

RECOMMENDED COURSES FOR INFUSION:
Business Math and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will determine Business Income taxes.	
Students will determine interest on notes receivable and notes payable.	
Prepare problems determining the distribution of profit or loss in a partnership using percentages or ratio of investment, or a combination of the two.	Teacher prepared worksheets.

PERFORMANCE INDICATOR:

The student will compute problems dealing with percentages, loan rates, discounts, and profits.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Determine the cost per unit or volume and identify the least expensive purchase when containers of different sizes at different net prices are available.

RECOMMENDED COURSES FOR INFUSION:
Business Math and General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will select one of five categories and bring in one brand name of that product. Group the items according to category, and have the class determine the unit price of each.	Local stores.
Check supermarkets in local community to determine if they have unit pricing available to the customer.	Local supermarkets.
Solve problems utilizing common multiples to compare costs of food.	Film: "Read the Label - Set a Better Table;" Modern Talking Pictures.
Solve problems on unit costs to determine how much can be saved by purchasing the least expensive item.	Books: Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968. Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.

104

105

PERFORMANCE INDICATOR:

The student will compute the unit price of various products and select the least expensive product.

BUSINESS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Determine their required expenses and plan a budget for the coming year, given a fixed allowance. Based on this budget, the students will prepare a budget for the first month and the first week of that month. Later, the students will compare the actual spending with budget plan for the purpose of revising the original budget.

RECOMMENDED COURSES FOR INFUSION:
General Business and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES

Have students prepare a detailed budget on money management plan showing their day by day planned expenses for their dream vacation or a wedding.

Have students prepare a financial statement (net worth)

Arrange a class field trip to a bankruptcy hearing or a small claims court.

Have students prepare a budget based on their income and expenses for a month.

RESOURCES

A local merchant.

Film: "A Penny Saved," Associated Films
600 Madison Avenue
New York, NY 10022

Film: "Using Money Wisely," Journal Films, 1970.

Pamphlet: "A Guide to Budgeting for the Family," U.S. Government Printing Office.

Film: "Bread Budgets," Modern Talking Pictures.

Book: Century 21 Accounting, First Year; Boynton, Swanson, Carlson, Forkner; Southwestern

Book: Century 21 Accounting, Advanced Course; Boynton, Swanson, Carlson, Forkner; Southwestern.

PERFORMANCE INDICATOR:

The student will plan a personal budget.

BUSINESS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services, and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate an understanding of the techniques involved in complaining effectively.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Have students prepare a list of consumer agencies in their area where they could obtain help concerning complaints about products or services.	Pamphlet: "Guide to Federal Consumer Services;" Department HEW
Discuss case studies in which individuals and couples have problems with an item they purchased.	Pamphlet: "Guide to Consumer Services in Western Pennsylvania;" Consumer Services Committee; Pittsburgh Federal Executive Board.
Request guest speakers from: a. Better Business Bureau b. Channel 11 Action Line (Pittsburgh) c. Alliance for Consumer Protection d. Allegheny County Bureau of Consumer Affairs e. Lawyers firm f. Local businesses g. Local Chamber of Commerce	Guest Speakers.
List state and national consumer protection agencies and the types of services they provide.	Contact local agencies for information and pamphlets.
Have students prepare a bulletin board displaying pamphlets and brochures from consumer services in the local community.	

BUSINESS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate an understanding of the techniques involved in complaining effectively.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Given a defective product and an inadequate service, describe the steps in complaining and obtaining redress.	Better Business Bureau.

PERFORMANCE INDICATORS:

The student will list local consumer agencies and functions of each.

Given a case study, the student will select consumer agencies where help may be obtained.

The student will list steps in complaining about a product or service and obtaining redress.

BUSINESS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services, and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate the ability to recognize common consumer gyps and frauds.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Students will make up a deceptive advertisement and discuss in class.

Students will prepare and present a skit demonstrating a consumer fraud.

Request guest speakers from:

a. Channel 11 Action Line
b. Better Business Bureau
c. Alliance for Consumer Protection
d. Law firm
e. F.T.C.

Students will prepare a bulletin board illustrating deceptive advertisements of goods or services.

RESOURCES

Film: "On Guard-Bunco;" Aims Instructional Media Services, Inc.; 1970.

"Advertising - Information, Persuasion, or Deception;" Journal Films; 1973.

"Consumerism - Let the Seller Beware;" Document Association; 1972.

Local newspapers and magazines.

112

PERFORMANCE INDICATOR:

The student will identify common consumer gyps and frauds.

113

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights, masses, and areas.

SUB-COMPETENCY: Demonstrate the ability to measure and make appropriate calculations of area and volume with the measured values correct to three significant digits.

RECOMMENDED COURSES FOR INFUSION:
Business Math

SUGGESTED CLASSROOM ACTIVITIES

Students will look at and discuss nutrition information stated in metric units, which appear on food products.

Students will list various occasions during which they came in contact with the metric system.

Solve problems determining weights and measures.

Solve problems determining area and volume.

RESOURCES

Film: "A Metric America," Aims Instructional Media Services, Inc.

Book: Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw Hill; 1968.

Book: Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; South-Western; 1975.

PERFORMANCE INDICATOR:

The student will measure and compute area and volume correctly to three significant digits.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases, and purchase agreements.

SUB-COMPETENCY: Determine the true percentage rate for a loan, given all the information (amount borrowed, length of note, number of payments) concerning the loan.

RECOMMENDED COURSES FOR INFUSION:
Business Math and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES

Solve problems in which a student buys something on credit. Have him determine:

a. Total amount borrowed
b. Length of note
c. Number of payments
d. Interest charge
e. True percentage rate
f. Amount of each payment

RESOURCES

Books: Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968.

Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.

PERFORMANCE INDICATOR:

The student will compute the true percentage rate given several problems on loans.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Each student will secure credit information from banks, loan companies, insurance companies, and credit unions.	Films: "Credit," Modern Talking Pictures.
A class discussion will be held on the advantages and disadvantages of borrowing funds from banks, insurance companies, loan companies, and credit unions.	"Consumer Education - Installment Buying," BFA Educational Media.
Prepare a bulletin board using forms involving credit.	"Consumer Education - Retail Credit Buying," BFA Educational Media.
Visit a small loan company.	Local loan company field trip.
Have a current events day on news items pertaining to credit.	Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.
Compare prices at a store which offers credit and one which does not.	
Interview a store manager to determine the extent credit is used by teenagers.	Local store manager.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Given a list of ideas, the students will indicate which are most likely to be purchased on the installment plan, which might be purchased on an open charge account, and which probably would be paid for with cash.	Credit forms and department store credit information.
Complete an application for credit.	Various credit applications such as Master Charge, department store.
Compare the finance charges, annual percentage rate, and other terms charged by the various local creditors on a given transaction.	
Prepare math problems involving credit purchases.	

PERFORMANCE INDICATORS:

The student will list and compare credit services offered by various credit institutions.

The student will select the type of credit plan which would give him the most for his money.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, morgages, etc.

RECOMMENDED COURSES FOR INFUSION:
General Business, Business Math, and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES

Compare the finance charges, annual percentage rate and other terms charged by the various local creditors when borrowing money.

Solve problems on promissary notes determining:
1) maturity, 2) date and interest.

Solve problems on notes determining:
1) Number of days for which note is discounted.
2) Amount of discount.
3) Proceeds

Compute problems on demand notes determining interest charges and number of days for which interest is charged and also the total amount due on the day of settlement.

Visit the local credit company, local bank, and credit union to obtain information about an auto loan.

RESOURCES

Books: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Century 21 Accounting, First Year; Boynton, Swanson, Carlson, Forkner; Southwestern.

Century 21 Accounting, Advanced Course; Boynton, Swanson, Carlson, Forkner, Southwestern.

Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968.

Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETNECY: Demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, morgages, etc.

RECOMMENDED COURSES FOR INFUSION:
General Business, Business Math, and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Compute problems on which a student will determine the following about an auto loan: 1) Total amount borrowed 2) Number of payments 3) Amount of each payment 4) Interest charge 5) True percentage rate	Automobile loan application.
Visit a mortgage and loan company and obtain information about mortgages: 1) Payment on principal 2) Interest payment 3) Escrow account (fire insurance and taxes)	Mortgage and loan company representative.
Compute problems on mortgages and determine interest due and amount of payment on the principal.	

PERFORMANCE INDICATORS:

The student will compare the finance charges, annual percentage rate, and other services when borrowing money from local creditors.

The student will compute problems dealing with personal loans, 30-day notes, demand notes, automobile loans and mortgages.

BUSINESS

CONCEPT: Major Purchase of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of interest (simple and compound), collateral, and usury.

RECOMMEND COURSES FOR INFUSION:
General Business, Business Math, and Bookkeeping I & II

SUGGESTED CLASSROOM ACTIVITIES

Compute problems on simple interest:

a: Using Banker's Method
b: Using Exact Interest

Compute problems determining maturity, date on loans, and amount of interest.

Compute problems on compound interest for a savings account using PxRxT and a compound interest table.

Compute simple interest problems using the formula P=RxT and a simple interest table.

RESOURCES

Books: Century 21 Accounting, First Year; Boynton, Swanson, Carlson, Forkner; Southwestern.

Century 21 Accounting, Advanced Course; Boynton, Swanson, Carlson, Forkner; Southwestern.

General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Business Mathematics, Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968.

Applied Business Mathematics, Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.

PERFORMANCE INDICATORS:

The student will compute problems on notes secured by collateral.

Given problems involving simple and compound interest, the student will compute them using various methods.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services.

SUB-COMPETENCY: Demonstrate an understanding of banking services by selecting the type of bank that best meets an individuals needs in a given situation.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Arrange for the class to visit a local bank.

Students will compare the services of commercial banks in their area.

Students will compare the services of the various types of banks:

a. Commercial Banks
b. Credit Unions
c. Savings and Loan
d. Investment banks
e. Trust companies

Arrange a bulletin board displaying pamphlets and banking forms.

RESOURCES

Local banks.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

PERFORMANCE INDICATOR:

The student will compare the services offered by various types of banks.

BUSINESS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services.

SUB-COMPETENCY: Demonstrate an awareness of the types of credit available and an understanding of the cost of each.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Each student will credit information from banks, loan companies, insurance companies, and credit unions.

A class discussion will be held on the advantages and disadvantages of borrowing funds from banks, insurance companies, loan companies, and credit unions.

Prepare a bulletin board using forms involving credit.

Prepare a bulletin board using forms involving credit.

Given a list of items, the students will indicate which are most likely to be purchased on the installment plan, open charge account, and cash.

RESOURCES

Films: "Credit;" Modern Talking Pictures.

"Consumer Education - Credit Buying;" BFA Educational Media; 1968.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Film: "Consumer Education - Installment Buying;" BFA Educational Media; 1968.

PERFORMANCE INDICATORS:

The student will compare credit services offered by various credit institutions.

The student will determine the cost of buying on credit, given various problems.

BUSINESS

CONCEPT: Special Problems such as Advertising and Product Safety.

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the importance of using product information as an on-going reference leading to the most efficient use of a product.

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Students will bring in a guarantee or warranty to discuss various factors of each.

Have a class discussion on how a reliable merchant or salesman can help you in making your purchase. Perhaps invite a local merchant to visit class.

Students will bring in labels from clothing recently purchased. Discuss care instructions What information is listed.

Discuss the importance of keeping a file containing information, labels, and guarantees on items purchased.

The class will visit a library and choose a product using Consumer Reports Magazine. Prepare a written report stating why that particular brand was purchased.

RESOURCES

Film: "Read the Label - Set a Better Table," Modern Talking Pictures.

Magazine: Consumer Reports Magazine

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

133

132 PERFORMANCE INDICATORS:

The student will give examples of information on the labeling of products that enable him to use the product efficiently.

BUSINESS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:
a. Read advertisement
b. Ask questions
c. Observe compare
d. Compare
e. Try different brands

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Bring to class copies of three advertisements that really make you want to buy what is advertised. Explain why each advertisement appeals to you and causes you to buy the product.

Students will list products they have purchased because they have been influenced by advertisements.

Students will list products they have refused to buy because the advertising irritated them.

Students will clip advertisements and analyze the statements according to:

Statement	APPEALS TO					
	Fear	Pride	Comfort	Convenience	Conformity	Love

RESOURCES

Films: "Read the Label - Set a Better Table;" Modern Talking Pictures.

"Why Do You Buy;" Journal Films.

"Label Logic;" Aims Instructional Media; 1968.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Newspaper and magazine advertisements.

BUSINESS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:

a. Read advertisement
b. Ask questions
c. Observe compare
d. Compare
e. Try different brands

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Invite a representative of the F.T.C. to speak to your class about advertising.	F.T.C. Representative
Students will describe the last piece of clothing they purchased and tell why he bought it, when he bought it, whether he still likes it, whether he would buy it again, and what influenced his choice.	Field Trips.
Arrange field trips to shopping centers and supermarkets. Assign each student a comparison project as part of the field trip.	

PERFORMANCE INDICATOR:

The student will describe processes in becoming a careful shopper.

BUSINESS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising (truthful, informative, fair).

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES

Bring to class labels from several different products. Be prepared to describe the information each label provides and whether or not you think the label gives enough information.

Have students clip advertisements and analyze the statements in them according to:

Statement	APPEALS TO					
	Fear	Pride	Comfort	Convenience	Conformity	Love

Invite a representative of the F.T.C. to speak to your class about deceptive and fradulent advertising.

Invite a speaker from the Better Business Bureau.

RESOURCES

Films: "Advertising - Information, Persuasion, or Deception;" Journal Films; 1973.

"Consumer Power - Advertising;" BFA Educational Media; 1973.

"Read the Label - Set a Better Table;" Modern Talking Pictures.

"Good Goodies;" Stephen Bosustow Productions; 1971.

Book: General Business for Everyday Living, Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

BUSINESS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the customer.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising (truthful, informative, fair).

RECOMMENDED COURSES FOR INFUSION:
General Business

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will give examples of advertising of which the purpose is other than to sell a specific product. Classify according to: a. sell a service b. build business c. create goodwill d. promote a beneficial action e. advertising council (AD Council) *Option: arrange a bulletin board for the above.	
Have a representative from the Consumer Affairs Department in your city discuss the work of thier department.	Consumer Affairs Department representative.
Students will prepare a skit selling a product or service. Videotape the skits and analyze the approach used and information given.	
Tape advertisements and analyze.	Tape recorded commercial advertisements.

PERFORMANCE INDICATOR:

The student will identify good advertising.

MATHEMATICS

MATHEMATICS

We believe the following list of textbooks provides background and classroom activities, which can apply to all the sub-competencies.

Activities in Mathematics
Johnson, Hansen, Peterson
Scott Foresman

Career Mathematics
Industry and the Trades
Lyng, Mecconi, Zwick
Houghton Mifflin

Consumer Mathematics
Lanhford, Goe,
Harcourt, Brace, Jovanovich, Inc.

Concepts and Applications
Harcourt, Brace, Jovanovich, Inc.

Mathematics for the Consumer
Fairbank, Piper, Gruber
Southwestern

Mathematics for Daily Living
Lewis
McCormick Mathers

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer education.

SUB-COMPETENCY: Determine the cost per unit volume and identify the least expensive purchase when containers of different sizes and different net prices are available.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

Prerequisite Activities - divide fraction by decimal, decimal by fractions, whole numbers by decimals, etc.

Determine the unit cost of a given list of products including the same product distributed in different size containers.

RESOURCES

Textbook exercises
Film: "Decimal Fractions;" Modern Living Aids; 1967.

Teacher-made worksheets
Textbook activities
Newspaper advertisements
Film: "Lable Logic;" Aims Instructional Media Services; 1968.

FOLLOW-UP ACTIVITIES:

145 Name an item from home, list the price and net weight and determine the unit cost for that item. 140

PERFORMANCE INDICATOR:

Given an item and the cost of various size packages, the student will compute the cost per unit volume then determine the least expensive size to purchase.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems concerning percentages, loan rates, discounts, and profits.

RECOMMENDED COURSES FOR INFUSION:
General Math, Algebra, and Business Math

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Drill on computation and percentages.	Textbook exercises Worksheets (Teacher-made) Workbook Puzzles (cross-number puzzles) Games-Bingo
Fraction - Percentage - Decimal Equivalencies	Game - Make 1 Puzzles Workbook Worksheets Textbook exercises Film: "Fractions;" National Broadcasting Company; Educational Enterprises; 1971.
Apply computational skill to statement problems.	Textbook exercises Worksheets (Teacher-made) Use texts from other subject areas (Social Studies, Home Economics, etc.)

FOLLOW-UP ACTIVITIES:

Determine sales price, discount (in dollars and cents), and percent discount from newspaper advertisements and actual items in the store.

Determine initial cost, interest, and actual cost of time-payment purchases (car, home, etc.).

PERFORMANCE INDICATOR:

The student will change fractions to percents to decimals, and calculate percentages of a given number.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to use statistical data by interpreting selected charts or graphs; and preparing a written statement of their contract as an aid in purchasing goods and services.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, Statistics, and Algebra

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Prerequisite activity: read various types of graphs (circle, bar, pictographs, line, etc.)	Textbooks
The student will use data from graphs and charts for computational purposes.	Textbooks Teacher-make worksheets Workbooks
The students will interpret data from graphs and apply their findings to a practical solution for a problem.	Magazine: "Consumer and Business" Newspapers
Given a set of data the student will: 1) Choose the most appropriate graph that reflects the data. 2) Construct the graph. 3) Interpret the graph they have constructed.	Magazines: "World Almanac" "Newsweek" Any statistical publications.
Students will interpolate and extrapolate graphs.	Films: "Introducing Graphs;" McGraw-Hill Text Films; 1964. "Statistics;" National Broadcasting Company; Educational Enterprises; 1970

FOLLOW-UP ACTIVITY:

Students will exchange their graphs to see if they can interpret each others.

PERFORMANCE INDICATOR:

Given a list of questions and appropriate graphs and charts, the student will correctly answer these questions by applying their ability to interpret graphs and charts.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate the ability to construct a year-long; month-long, and week-long budget after identifying their fixed expenses as a young adult with a full-time job, living away from home, and on an imaginary fixed income.

RECOMMENDED COURSES FOR INFUSION:
General Business, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

Students will list their needs and wants for a seven-day period. Follow with approximate costs of each of the items.

Assign students with a net income per week. Students will determine if they can purchase all their needs and wants with this income; if not, have students delete least wanted items.

Expand the two items above to a monthly budget.

When completed with the monthly budget, expand to a yearly budget.

Discuss the budgets prepared by each student.

RESOURCES

Budget forms
P.U.C. publication on utility costs
Department store catalogs
Newspaper advertisements
Mail order catalogs
Personal experiences

Films: "Consumer Education - Budgeting;" BFA Educational Media; 1969.

"Money Tree;" Aims Instructional Media Services, Inc.; 1971.

"Personal Money Management;" ABA; 1960.

FOLLOW-UP ACTIVITY:

Give the students a hypothetical situation with a fixed income for a given family, and have the student plan a budget for a one-month period.

PERFORMANCE INDICATORS:

Given a budget, the student will circle any inadequacies in the budget and correct these inadequacies.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Describe interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

SUB-COMPETENCY: Demonstrate a knowledge about the consumers role in an economy's supply and demand, production and distribution cycle.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

Students will construct supply graph, demand graph, and double graph.

Students will determine the best production and selling price where the two curves intersect.

RESOURCES

News magazines
Economics books
Business magazines
Junior Achievement

Films: "Consumer Side;" The Demand*
Part 1 E0061
Part 2 E0062

"Producers Side;" The Supply*
Part 1 E0063
Part 2 E0064

*American Economics Foundation, 1962.

FOLLOW-UP ACTIVITY:

Have one student be a producer, the remaining class members are consumers, then have the student produce X items at a cost of $Y. Adjust X and Y values until supply = demand as determined by a graph.

PERFORMANCE INDICATOR:

Given the necessary data to construct a supply curve and a demand curve, the student will construct the curves and find the point of intersection to determine the best production and selling price.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses and areas.

SUB-COMPETENCY: Demonstrate the ability to measure and make appropriate calculations of area, volume, and mass with the measured values correct to three significant digits.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

Prerequisite activities: Preview concept of area and volume.

Working knowledge of the metric system.

Give the students a list of items in the classroom. Have them find their dimensions. Measure some using metric system, others with the English system.

Using the dimensions, calculate the surface area and volume of each object. Determine the mass of each object.

Determine the volume of the classroom and see if it meets the state mandated requirements.

RESOURCES

Everyday items found in the home (food containers, etc.)
Physical models of unit, area, and volume.
Rulers, metric tapes, and balance scale.

Films: "The Meaning of Area;" M-2104
"Measuring Areas, Squares, Rectangles;" M-1040
"Measurement of Length;" M-1112
"Measurement of Weight;" M-2213
"Meter, Liter Gram;" M-2225
"Metric America;" M-2219
"The Metric System;" M-2105
"The Metric System;" M-2186
"Understanding the Metric System;" M-1022

PERFORMANCE INDICATOR:

Given a list of formula and geometric figures, the student will match the correct formula with each figure, then compute the area, mass, and volume of the figure using either the metric or English system of measurement.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine length, area, volume, weights/masses and areas.

SUB-COMPETENCY: Demonstrate an ability to estimate to within 10-20 percent lenght, area, volume, mass, and temperature using the metric system.

RECOMMENDED COURSES FOR INFUSION:
General Math and Business Math

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students should state an object that has the mass of each of the basic metric units.	Common household items.
Given an object, the student should estimate its dimensions, mass, and volume.	
Record the days temperature using a Celsius thermometer.	Thermometers Film: "The Metric System;" McGraw-Hill Text Films; 1966.

FOLLOW-UP ACTIVITY:

Have students estimate:	Large distances	(between schools)
	Large masses	(tractor trailers)
	Large volume	(office building)

157

158

PERFORMANCE INDICATOR:

Given an object and a list of multiple choice answers, the student will select the appropriate estimate of length, area, volume, mass, or temperature.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guaranties, loan and credit agreements, leases, and purchase agreements.

SUB-COMPETENCY: Determine the true percent rate for a loan, given all the information (amount borrowed, length of note, number of payment) concerning the loan.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

Prerequisite activity: The student will determine base, rate, and percentage.

Apply computational skill to calculating simple interest with applications to prommisary notes, discount notes, and short-term notes.

Apply computational skill and formulas to calculating true annual interest for mortgages, declining balance and long-term loans.

RESOURCES

Classroom texts
Teacher-made worksheets

Textbooks
Related supplement
Material from local lending institutions.

Films: "Percentage;" Modern Learning Aids; 1968.

"Your Credit is Good - A Firm About Paying Later;" Journal Films; 1973.

"Consumer Power;" BFA Educational Media; 1973.

FOLLOW-UP ACTIVITY:

Have students go to a bank and compare simple interest with declining balance interest.

PERFORMANCE INDICATOR:

Given all the informaiton concerning a loan, the student will determine the true percent rate for the loan.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions or purchases.

SUB-COMPETENCY: Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan, which would give consumers the most for their money.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will determine the true percentage rate of a $100 purchase bought with a credit card.	
Students will determine the true percentage rate of a $100 short-term loan from a local lending institution.	Films: "Consumer Education - Installment Buying;" BFA Educational Media; 1968.
Compare the two activities above to determine the best buy.	"Consumer Education - Retail Buying;" BFA Educational Media; 1968.

FOLLOW-UP ACTIVITIES:

Students may visit various department stores and banks to find out their percent rate on installment purchases. Compare interest charges to determine the best buy.

Using newspaper advertisements, have students determine the true cost of a car they would like to purchase on time payment.

PERFORMANCE INDICATOR:

Using the formula for true percentage rate, the student will be able to compute cost of various types of credit and determine the best means of financing a purchase.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services to consumers.

SUB-COMPETENCY: Demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, mortgages, etc.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
The student will be able to distinguish between personal loans, 30-day notes, demand notes, automobile loans, and mortgages.	Film: "Consumer Power Credit;" BFA Educational Media; 1973.
The students will know the relative cost of each of the above types of credit.	Loan information from lending institutions.

FOLLOW-UP ACTIVITY:

Have students visit various lending institutions (trust company, finance company, private lending institution, credit union, and savings and loan association) to determine the true interest rate on each of the above types of loans. After reviewing the collected data, the student will choose the best lending institution for their particular needs.

PERFORMANCE INDICATOR:

Given a list of different types of loans, the student will identify the different characteristics of each by listing them.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of interest (simple and compound), collateral, and usury.

RECOMMEND COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
The students will calculate simple and compound interest.	Textbooks
After calculating interest rate, determine if it is legal (usury).	Government information on maximum interest rate.

FOLLOW-UP ACTIVITY:

Have students state, at the beginning of the unit, what he feels to be a fair interest to pay on given amounts of money. At the conclusion of the unit, have the students calculate what percent of interest would have been charged using the figures from the estimate.

PERFORMANCE INDICATOR:

The student will compute simple and compound interest and determine by comparison with legal standards if the interest rate is legal.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of banking services by selecting the type of bank that best meets an individual's needs in a given situation.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will identify the various services offered by commercial banks, saving and loan institutions, credit unions, trust companies, and finance companies.	Newspapers Telephone book - Yellow Pages Textbooks

FOLLOW-UP ACTIVITY:

Supplying the students with a list of services desired (savings account, checking account, investments, bonds, loans, etc.) the student will choose the best institution in his area to obtain these services.

PERFORMANCE INDICATOR:

Given a list of banking services, the student will name the types of banks which provide these services.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an awareness of the types of credit available and an understanding of the cost of each.

RECOMMENDED COURSES FOR INFUSION:
General Math, Business Math, and Algebra

SUGGESTED CLASSROOM ACTIVITIES

The students will list the types of credit available:
a. Open charge accounts
b. Revolving charge accounts
c. installment purchases
then determine the cost of each.

RESOURCES

Credit agreements
Charge card applications
Consumer textbook
Films:
"Consumer Education - Installment Buying;"
BFA Educational Media; 1968.

"Consumer Education - Retail Credit Buying;"
BFA Educational Media; 1968.

FOLLOW-UP ACTIVITY:

Students will list advantages and disadvantages of credit purchases.

169

170

PERFORMANCE INDICATOR:

Given a list of different types of credit, the student will be able to separate them into the three categories, and then they will compute the cost of each.

SOCIAL STUDIES

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.

SUB-COMPETENCY: Demonstrate an understanding of the rationale for risk-reducing activities such as budgeting, insurance, purchase of reliable products, etc.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Economics, and Sociology

SUGGESTED CLASSROOM ACTIVITIES

Students will identify future goals and be able to budget necessary expenses with planned expenditures for future purchases, recognizing the benefits of insurance and purchasing reliable products.

RESOURCES

Book: Money Talks; Money Management; Institute H.F.C.; Prudential Plaza; Chicago, IL 60601.

PERFORMANCE INDICATORS:

The student will prepare a budget for a specific purpose.

The student will select proper coverages according to his insurance needs.

The student will appraise reliability of products.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Demonstrate an understanding of the need for constant revision of consumer patterns throughout the individual's life.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Marriage and the Family, and Ecology

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Through planned financial disaster, have students prepare revisions in the budget prepared by students or teacher. i.e. laid off, loss of job, auto repair, etc.	
Play simulation game, Consumer.	Game: Consumer, Bobbs-Merrill Company, Inc.

PERFORMANCE INDICATOR:
The student will modify consumer buying based on needs, wants, and variations of income throughout their lifetime.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Demonstrate an understanding of the nature of planning with special emphasis on its future as well as on-going characteristics.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Marriage and the Family, and Ecology

SUGGESTED CLASSROOM ACTIVITIES

Through stimulator for a brainstorming approach - group discussions-

What would life be like if:

1. You lived in a domed city under the ocean.
2. You retired at age 45, but lived to be 145 years old.
3. Private automobiles were outlawed.

Perception of problems and perceive them as real. etc.

Engage in a "Dream On" session in which students suggest inventions or products that would solve some unfulfilled needs. Have students discuss why these items or products have not been invented and what the first steps would be in developing and marketing them.

RESOURCES

Book: Teaching Tomorrow Today: A Guide to Futuristics; Ronald T. Laconte.

Book: Consumer Choice, Driving Force of a Market Economy; Proctor and Gamble.

PERFORMANCE INDICATOR:
The student will relate present enviornmental situations (pollution) and project future ramifications - based on past and present developments.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Determine the costs of safety in terms of dollars and worth in a variety of areas; e.g., investments, products, services, etc.

RECOMMENDED COURSES FOR INFUSION:
Economics, Business and the Stock Market, and American Studies

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
The student will become familiar with the basic terminology of the stock market.	Pamphlet: "The Language of Investing;" The New York Stock Exchange; 11 Wall Street; New York, NY 10005.
The students will find the closing price of a corporation's stock for a two-week period and put the closing prices on a chart or graph showing clearly the changes in price.	Book: The Wall Street Journal
The students will participate in simualtion, "The Stock Market Game."	Play the Stock Market Game.
View the filmstrip on the securities market.	Filmstrip: "The Securities Industry;" 527 Madison Avenue; New York, NY 10022.

PERFORMANACE INDICATOR:

The student will explain the definitions on a teacher prepared list of key stock market terms.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater then available resources, and individual must establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Consumerism and Economics

SUGGESTED CLASSROOM ACTIVITIES

Read To Buy or Not to Buy; then fill out a priority list with students priorities in purchasing power.

Have students assign values to: a mink coat, a 10-speed bicyle, a new record player, a college education, a set of golf clubs, and a new skirt. Discuss the difference in values and how this relates to free choice and the U.S. marketplace.

Have students perform page 27, chapter 4, in Consumer Choice.

RESOURCES

Book: To Buy or Not to Buy; Melinda Blau; Random House.

Film: "Consumer Education - Budgeting;" BFA; 1969.

Book: Consumer Choice - The Driving Force of a Market Economy; Proctor and Gamble.

Book: Consumer's Activity Book; Teacher's Edition; Landford and Goe; Harcourt, Brace, Jovanovich, Incorporated.

PERFORMANCE INDICATOR:

The student will distinguish between wants and needs in various situations.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, Economics, and Sociology

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will bring in or describe to the class advertisements from radio, T.V., magazines, and newspapers. Analyze them according to techniques. (See resources)	"F.T.C. Buyers Guide: List of Common Deceptions;" Federal Trade Commission, Division of Legal and Public Records; 6th Street and Pennsylvania Avenue, N.W.; Washington, D.C. 20580. Book: American Civics; Harcourt and Brace.
A committee of students should choose a product and prepare what they consider to be an honest, factual advertising campaign for that product. Presentation of campaign to class.	Students Choice.
Assign students to plan public service advertising campaigns on school-oriented issues. For example: a. Stop smoking b. End drug abuse c. Support school activities	School sponsored activity.
The students will bring in a list of advertising catch phrases. These should be presented to the class for identification and analysis.	
Examine appropriate legislation.	

PERFORMANCE INDICATOR:

The student will distinguish between the specific types of advertising and their appeal according to age groups.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisitions.

SUB-COMPETENCY: Determine which amenities of living could be modified to ensure a healthier environment for the future.

RECOMMENDED COURSES FOR INFUSION:
Ecology and Pollution, Consumerism, Civics, and Economics

SUGGESTED CLASSROOM ACTIVITIES

Students will prepare a list of consumer activities which could benefit future environmental conditions.

Students will research the aerosol controversy and write a paper on their findings.

In addition, each student will survey five homes and calculate the average family's investment of aerosol products.

Students will research the following statement:
"Technological developments to control air and water pollution are certain. The question is, can these developments stay ahead of the rate of pollution?"

RESOURCES

Book: Progress and the Environment; Oxford Press, Inc.

Current periodicals.

Book: Teaching Tomorrow Today, A Guide to Futuristics; Ronald T. Laconte

Film: "Environmental Ethic - This is a New World;" WRS; 1973.

PERFORMANCE INDICATOR:

The student will explain various controversial environmental conditions and project future improvements that could take place.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

SUB-COMPETENCY: Determine what steps could be taken to conserve energy and resources for the future without causing undue economic hardships.

RECOMMENDED COURSES FOR INFUSION:
Ecology and Pollution, Consumerism, Civics, and Current World Problems

SUGGESTED CLASSROOM ACTIVITIES

Students will calculate costs per home utilities per month-using formulations. This could be used as a comparison between a two month period when students are just calculating and when students are actually trying to conserve energy.

Students will visit a nearby recycling center and interview the manager as to what products are to be brought there, how recycling is accomplished, and all specific details.

RESOURCES

Home utility bills.

Aluminium Company of America (nearby recycling center).

Films: "Toward the Age of Abundance;" ACI; 1975.

"Conservation of Energy;" MLA; 1960.

PERFORMANCE INDICATOR:

The student will calculate specific utility costs per month based upon past and present monthly utility bills (example--cost/KWH) electricity.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems concerning percentages, loan rates, discounts, and profits.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Economics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES

Students play simulation game called Consumer.

Students will determine yields on stock markets.

Teacher will explain how credit is calculated (cash price and finance charge) and how it is paid by the customer.

Students will complete worksheet activities prepared by teacher (sample problems).

Students will research major credit card systems.

Students will research banks interest rates and their differences. Commercial bank, Savings bank, and finance bank.

Students will view "Buyingon the Installment Plan."

PERFORMANCE INDICATORS:

The student will convert a whole number to a percent.

The student will compute loan rates on various purchases.

The student will compute discounts and profits on various purchases.

RESOURCES

Game: Consumer; Bobbs-Merrill Company; Gerald Zaltman; Copyright 1967,1969.

Magazine: Wall Street Journal.

Truth and Lending Act; Government Printing Office; Washington, D.C.

Book: Consumer's Activity Book; Harcourt, Brace, Jovanovich Inc.

Sears, Penneys - department stores business offices.

Community banks and fianance company.

Film: "Buying on the Installment Plan;" Guidance Association.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Determine the cost per unit or volume and identify the least expensive purchase when containers of different sizes at different net prices are available.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Economics

SUGGESTED CLASSROOM ACTIVITES

Students will visit three different stores to determine price differentiation between markets and between "Regular" size and "King" or "Economy" size.

Compare prices on a cross section of standard items.

RESOURCES

Local supermarket.

PERFORMANCE INDICATOR:

The student will distinguish between cost per volume of different size containers of a named product.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the government's role in the monetary system and how this affects the consumer.

RECOMMENDED COURSES FOR INFUSION:
Economics and Consumerism

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will read and discuss "Some Answers About the Federal Reserve System."	Newspaper: "Some Answers About the Federal Reserve System;" Robert Dietsch; The Pittsburgh Press.
Students will view "Flow of Money," chart and understand.	American Civics.
Students will view and discuss the filmstrip "Banking and Monetary Control."	Filmstrip: "Banking and Monetary Control;" McGraw-Hill.
View the films: "Money and the Feds" and "The Next Direction for Public Policy."	Films: "Money and the Feds.;" (I & II); American Economic Foundation; 1962. "The Next Direction for Public Policy;" American Economic Foundation; 1962.

PERFORMANCE INDICATORS:

The student will diagram the structure of the Federal Reserve System.

The student will list the functions of the Federal Reserve System.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the function of the Federal Reserve System as it relates to the consumer.

RECOMMENDED COURSES FOR INFUSION:
Economics, American History, Civics, and Consumerism

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will prepare a map showing the locations of the twelve Federal Reserve Banks in the United States.	Book: American Economy; Gordon, Dawsen, Whitchel; D. C. Heath and Company.
Contact your local bank executive to provide the services of the Federal Reserve System to the bank and show how that would influence the customers of the bank.	Resource speaker - Local banker.
Teacher-lecture activity which the teacher would explain the "Reserve Rates" and "Lending Rates" of the Reserve Banks, Show how this would influence the lending rate and rate paid on savings accounts (time accounts).	
Show filmstrip, "Our Money System."	Filmstrip: "Our Money System;" Guidance Association.
Have students read the pamphlet, "Money and Economic Balance."	Pamphlet: "Money and Economic Balance;" Federal Reserve Bank of New York; 33 Liberty Street, New York, NY 10045.

195

196

PERFORMANCE INDICATOR:

The students will describe the tight and loose money policies of the Federal Reserve System and how it affects the consumer.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Describe interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

SUB-COMPETENCY: Demonstrate an understanding of the reasons for price stability and instability in terms of the supply and demand, production and distribution interrelationships.

RECOMMENDED COURSES FOR INFUSION:
Economics, Civics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Teacher will teach concepts of supply and demand.	Book: Basic Economics - The American Economy; Gordon, Dawson, Witchel; D. C. Heath.
Students will role-play a situation where they will list products that have had a decrease in supply. They will also have to demonstrate the change which has evolved in price and demand.	Films: "Consumer's Side; The Demand;" American Economic Foundation; 1962; (Part 1). "Consumer's Side; The Demand; American Economic Foundation; 1962; (Part 2). "Producer's Side-Supply;" American Economic Foundation; 1962; (Part 1&2).
Read and discuss the pamphlet.	Pamphlet: "Readings on Prices and Wages Running Amok;" Cost of Living Council; Washington, D.C. 20508.
Read "Militantmaid, Modern Women Wonder Meets Dr. Destruction" in Super Heroes of Macroeconomics and Answer the questions in the review and application section on page 46.	Book: Super Heroes of Macroneconomics; #7120; Follett Publishing Company; Department DM; 1010 West Washington Boulevard; Chicago, IL 60607.

PERFORMANCE INDICATORS:

The student will explain completely the law of Supply and Demand and its affects on various purchases.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Explain the importance of the profit motive in a free enterprise economy.

SUB-COMPETENCY: Determine the effect of inflationary and deflationary trends upon the profit motive.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, American History, Current World Problems, Economics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will prepare a bulletin board illustrating "The Business Cycle."

Students will research a local business firm drawing comparisons on profits during inflationary and deflationary periods.

Students will keep a monthly check list on certain products throughout the year.

Students will start an imaginary business determining a budget, overhead expenses, and then seek to establish a profit margin.

Assign students to interview the owner of a small store, the manager of a supermarket, and an executive of a consumer goods company in the area on what types of cost they consider necessary to the day-to-day operation of their businesses. Also, what other expenses must be paid to keep up with changing consumer needs and competition? Discuss the difference between the costs of "doing business" and the costs of "staying in business."

RESOURCES

Book: American Economy; Gordon, Dawson, Whitchel; D.C. Heath and Company.

Book: Inflation and Recession; William L. Johnston; Social Studies School Service; Culver City, California.

Resource areas - local stores

Book: Comparison Shopping; William L. Johnston; Social Studies School Service; Culver City, California.

Book: Budgeting; Joanne Primavera; Social Studies School Services; Culver City, California.

Film: "Inflation - Passing the Buck;" Carosuel Films, Incorporated; 1969.

Local business people.

PERFORMANCE INDICATORS:

The student will identify the differences between the inflationary and deflationary trends upon the profit motive.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate a knowledge of the legal prerequisites of a contract.

RECOMMENDED COURSES FOR INFUSION:
Civics, Consumerism, Individual Rights, Economics, American Studies, and Law and Justice

SUGGESTED CLASSROOM ACTIVITIES

Students should understand, from reading material, the basic types of contracts.

Students will listen to a lawyer discuss the situation, "Can a minor enter a contract?"

Teacher will explain what a person should do before signing a contract: seller, read the contract, check the contract carefully.

Students will research contractual agreements in buying a condominium.

RESOURCES

Kit: What You Should Know About Contracts - The Right to be Informed; Consumer Law Kit.

Resource Speaker - Local lawyer.

Booklet: "What ou Should Know About Contracts;" Changing Times Education Series; Kiplinger, Washington Editors, Incorporated.

Local paper--reference to local condominium offices.

Booklet: "Cooperatives and Condominiums;" Changing Times; January, 1969; Kiplinger, Washington Editors, Incorporated.

PERFORMANCE INDICATORS:

The student will fill out a contract of various types.

The student will identify the basic legal principles of a contract.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate an understanding of the use of eminent domain.

RECOMMENDED COURSES FOR INFUSION:
Civics, Government, and Law and Justice

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Have a speaker come from H.A.R.T. (Penn Dot) to discuss the situation of "East Street;" examples: Airport Expansion, I-79, etc.	Speakers with knowledge concerning local expansion projects.

293

PERFORMANCE INDICATOR:

The student will describe the process of eminent domain.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate a knowledge of the procedures involving buying and selling a home.

RECOMMENDED COURSES FOR INFUSION:
Family Living, Civics, Consumerism, and Sociology

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Choose a class fact finding committee to find out from a) real estate broker, and b) a banker what rules of thumb each would advise a young couple to use in deciding how much they can afford to pay for a house.--Does this differ or is it the same.	Real estate brokers and bankers.
Block off areas of city by rent areas, price ranges, (etc.) Maps can be purchased from local planning agency.	Local planning agency.
Have students arrange an interview with a city or county commissioner or building inspector to determine what statutes affect family housing. What laws pertain to fire and safety? What regulations apply to building standards? What rules apply to residential and business zoning? and What laws apply to equal opportunity housing?	Local authorities.

PERFORMANCE INDICATORS:

The student will list the various proper steps in purchasing a home.

The student will list the various proper steps in selling a home.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate an awareness of the homeowner's need for insurance and security systems and contrast this need with the problem of being "insurance poor."

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Marriage and the Family

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will fill out questionnaire. (attitude inventory) What do you think about insurance before playing Share the Risk	Filmstrip: "Insurance - Planning to Make the Future Secure;" Changing Times Education Service; Division of Kiplinger, Washington Editors, Inc.
Guest speaker will be brought in to discuss the various types of insurance: fire, health, and homeowners.	Resource speaker - Insurance agent.
Students will contact local security protection agencies (example Rollins) (Pinkerton-physical) collecting sufficient information to participate in class discussion.	Local security protection agencies.
Students will view the filmstrip, which is an introduction to insurance, life insurance, medical insurance, and property damage and liability insurance.	Filmstrip: "Insurance - Planning to Make the Future Secure;" Changing Times Education Service; Division of Kiplinger, Washington Editors, Inc.

297

PERFORMANCE INDICATOR:

The student will discuss and list the various insurance coverages which are "necessities" as compared with insurance coverages which are "desirables" in regard to various needs in certain situations.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate a knowledge of the procedures involving buying and selling a home.

RECOMMENDED COURSES FOR INFUSION:
Family Living, Civics, Consumerism, and Sociology

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Choose a class fact finding committee to find out from a) real estate broker, and b) a banker what rules of thumb each would advise a young couple to use in deciding how much they can afford to pay for a house.--Does this differ or is it the same.	Real estate brokers and bankers.
Block off areas of city by rent areas, price ranges, (etc.) Maps can be purchased from local planning agency.	Local planning agency.
Have students arrange an interview with a city or county commissioner or building inspector to determine what statutes affect family housing. What laws pertain to fire and safety? What regulations apply to building standards? What rules apply to residential and business zoning? and What laws apply to equal opportunity housing?	Local authorities.

PERFORMANCE INDICATORS:

The student will list the various proper steps in purchasing a home.

The student will list the various proper steps in selling a home.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate an awareness of the homeowner's need for insurance and security systems and contrast this need with the problem of being "insurance poor."

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Marriage and the Family

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will fill out questionnaire. (attitude inventory) What do you think about insurance before playing Share the Risk	Filmstrip: "Insurance - Planning to Make the Future Secure;" Changing Times Education Service; Division of Kiplinger, Washington Editors, Inc.
Guest speaker will be brought in to discuss the various types of insurance: fire, health, and homeowners.	Resource speaker - Insurance agent.
Students will contact local security protection agencies (example Rollins) (Pinkerton-physical) collecting sufficient information to participate in class discussion.	Local security protection agencies.
Students will view the filmstrip, which is an introduction to insurance, life insurance, medical insurance, and property damage and liability insurance.	Filmstrip: "Insurance - Planning to Make the Future Secure;" Changing Times Education Service; Division of Kiplinger, Washington Editors, Inc.

PERFORMANCE INDICATOR:

211

211

The student will discuss and list the various insurance coverages which are "necessities" as compared with insurance coverages which are "desirables" in regard to various needs in certain situations.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate an understanding of the varieties of housing accommodations which exist and the advantages and disadvantages of each; house trailers, apartments, condominiums, etc.

RECOMMENDED COURSES FOR INFUSION:
Civics, Consumerism, and Marriage and the Family

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will play the game, To Buy or Not to Buy.	
Usage of multi-media Kits, Housing, Planning to Meet Your Shelter Needs; Getting a Roof Over Your Head; Renting; Buying and Settling Down.	Kit: Housing Kit-Consumer Education; Social Studies; School Services; Culver City; California.
Discuss how the use of a home is determined by the size of a family, family taste, and needs (e.g. number of children, amount of entertainment, etc.)	
Have the class study the rental section of a newspaper. If prices and locations are given, have the students prepare a list of apartments that might be suitable for single persons or young married people.	Real estate section of local paper. Real estate listing of an agent. Public housing agency.
Have a landlord, banker, or savings and loan official discuss the relative costs of renting vs. home owning.	Realtor or real estate agent; home owner; or apartment dweller.

PERFORMANCE INDICATOR:

Given a specific situation, the student will choose a specific type of housing accommodation (role-playing) and list and discuss the advantages and disadvantages of this type of housing accommodation.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate a knowledge to the role of the following agencies in protecting the consumer:

a. Interstate Commerce Commission
b. Federal Trade Commission
c. Securities Exchange Commission
d. Food and Drug Administration
e. Consumer Protection Agency
f. Federal Communication Commission

RECOMMENDED COURSES FOR INFUSION:
Economics, Civics, Consumerism, and American Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will read the introduction to the filmstrip "Protecting the Consumer" and answer questions relating to the introduction.

Students will view the filmstrip, "Protecting the Consumer."

RESOURCES

Introduction: "Consumerism;" John Morris of the New York Times.

Filmstrip: "Protecting the Consumer;" New York Times.

PERFORMANCE INDICATOR:

The students will state responses to questions based on the "consumerism" movement.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify nongovernment agencies and organizations that provide consumer information and protection.

SUB-COMPETENCY: Demonstrate a knowledge about environmental groups that have protected society from abuses.

RECOMMENDED COURSES FOR INFUSION:
Ecology and Pollution and Current World Problems

SUGGESTED CLASSROOM ACTIVITIES

Students will research information on F.D.A. and their role in protecting consumers from purchasing "unsafe" food products (example - Red Dye #2 and Red Dye #4).

Students will listen to teacher-directed discussions on the U.S. Department of Agriculture's role in the licensing of various pesticides (requirements, stipulations, etc.)

Students will read and review in preparation for a discussion in class.

Students will identify various impacts of social forces in relation to environmental groups.

RESOURCES

Book: Enough! The Revolt of the American Consumer by Doris Faber.

Magazine: Environmental News; February 22, 1974.

Pertenant articles:
Magazines: "Freezing the Poor;" Development Form; December, 1973.
"Now It's Garbage Power;" National Observer; January 5, 1974.
"How Much to Whom?" Ralph E. Lapp; New Republic; December 15, 1973.

PERFORMANCE INDICATOR:

The students will distinguish between various types of environmental groups and list the functions of each.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate the ability to recognize common consumer gyps and frauds.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Marriage and Family, and Law and Justice

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will collect as many box tops, labels, and coupon offers as they can. Then study the offerings and evaluate each one.	Home.
With the help of parents and friends, students will be on the look-out for letters and phone calls that tell of "prizes" won. Then have them check up on a few of these offerings and report their findings back to the class.	Resource people.
Students will take a survey on their experiences with mail order purchases. Make a chart listing purchases made with ratings for each purchase of: -satisfactory -unsatisfactory -not received	Personal experiences. Films: "There is a Law Against It;" Film Fair Communications; 1972. "This is a Fraud;" Film Fair Communications; 1972.

FOLLOW-UP ACTIVITY:

Students may wish to invite representatives of some nearby career schools to speak to your class.

218 213

PERFORMANCE INDICATOR:

The students will distinguish between legitamate and unlawful advertisements.

SOCIAL STUDIES

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

SUB-COMPETENCY: Determine the areas of responsibility of the consumer in the marketplace with regard to such things as shoplifting, mishandling of products, and consideration of proper use of goods.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Law and Justice

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Create a list of consumer responsibilities, rank them in order of preference and justify each.	
Role play and/or discuss the "Consumer Code of Ethics."	New Jersey Center for Consumer Education Services; Newsletter 15; January, 1973. OR Consumer Education Resource Materials Kit; 1975; page 46.
Students will research the cost of shoplifting and mishandling in terms of the cost to the merchant and the cost to the consumer.	Library research. Films: "The Rip-off;" Disney; 1973. "Caught;" Sinematic Concepts, 1817 Union Street, San Francisco, CA 94123; 1972.

PERFORMANCE INDICATOR:

The student will summarize shoplifting laws and their consequences.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases, and purchase agreements.

SUB-COMPETENCY: Determine the true percentage rate for a loan given all the information (amount borrowed, length of note, number of payments) concerning the loan.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
The class will prepare problems on loans from: a) Banks (Commercial) b) Banks (Savings) c) Finance Companies Students then would compare and contrast the: a) Percentage rate (simple-true-annual) b) Short- and long-term loans c) Payment Periods	Student and teacher worksheets. Book: American Economy Economics; Gordon, Dawson, Whitchel; D. C. Heath and Company.
View the filmstrips, "The Consumer and Credit," and "Buyer Be Wise."	Filmstrips: "The Consumer and Credit;" "Buyer Be Wise;" Current Affairs Filmstrips.
Play the game, "To Buy or Not to Buy."	Game: "To Buy or Not to Buy;" Ralph Nader Kit; Melinda E. Blair; Random House.
Invite a guest speaker from a local bank to explain the advantages and disadvantages of the different types of loans.	Resource speaker - Local banker.
Students will obtain a bank loan application and consider the "3 C's" of credit. Show how these items could influence the cost of a loan.	Local bank.

PERFORMANCE INDICATOR:

The students will compute a loan and show the importance of the amount borrowed, length of note, and number of payments.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate the ability to construct a year-long, month-long, week-long budget after identifying their fixed expenses as a young adult with a full-time job living away from home on an imaginary fixed income.

RECOMMENDED COURSES FOR INFUSION:
Sociology, American Studies, Economics, and Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Have the class discuss the difference between the following statements:
1. a family's level of living is based on its income.
2. a family's level of living is based on its values and objectives.

Teacher will ask a volunteer to tell how much money he has with him. Then ask him when he will be getting more money. At this point the student will tell what his expenditures will be from that moment until he receives additional funds. Have him list the expenses with the amounts required for each. This is actually the beginning of budgeting.

Students will set up a budget using the assets and expenditures of the business, individual, government and public high school. Show how the debt would effect each differently. Explain the reasons for their different percent of spending.

RESOURCES

Pamphlet: Managing Your Money; U. S. Department of Agriculture; March 1964; Superintendent of Documents.

Pamphlet: Budgeting Ideas for Youth; National Thrift Company.

Film: "Consumer Education - Budgeting;" BFA Educational Media; 1969.

Film: "Personal Money Management;" ABA, 1960.

Film: "Planning the Use of Money;" Sterling Films; 1970.

PERFORMANCE INDICATOR:

The students will break down a budget into its various components - yearly, monthly, weekly - in various specific situations.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Economics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES

Discuss the meaning of the "Truth In Lending" bill and how it affects our credit.

Discuss the meaning of the "Fair Credit Reporting Act" and the importance of credit rating.

Assign students to find sources of loan credit in the community and compare sources for identical loans, in terms of security required rate, payments, and length of time.

Invite a speaker from the Better Business Bureau to talk on the following:
- -How to establish a credit rating.
- -The position of the Better Business Bureau in relation to consumer credit.

Students will investigate principal forms of credit:
- -open account
- -lay away
- -credit coupon
- -revolving credit plan
- -installment buying

RESOURCES

Consumer Protection Act 1968.

Fair Credit Reporting Act 1970 - free copy from credit Bureau of FTC office.

Community Resources Lending Institutions.

Better Business Bureau.

Films: "Consumer Education - Retail Credit Buying;" BFA; 1968.
"Consumer Education - Installment Buying;" BFA; 1968.
"Consumer Power - Credit;" BFA; 1973.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Economics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Discuss what the creditor can not do to you.	Guest Speakers: Lawyer, Judge, Representative of Legal Aid Society, Public Defender, and Consumer Advocate.
Discuss how bankruptcy works (advantages and disadvantages) and then have a speaker to discuss: -When bankruptcy is necessary -Preceedings for bankruptcy -How to survive with bankruptcy	
Discuss the meaning of "garnishment of wages" and how to defend against it.	
Discuss "default."	
Discuss "borrowing against insurance."	Local insurance agent.

PERFORMANCE INDICATOR:

The student will select proper credit buying at the lowest credit cost for the purchase of credit costs.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, mortgages, etc.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Economics

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Through class discussion, students will compare interest costs on consumer loans from a commercial bank, a sales finance company, a credit union, a personal finance company, etc.	Book: The Consumer and His Dollars; Schoenfeld and Natella.
Students will report on procedure required for usage in obtaining automobile loans.	Local bank.
Students will report on effective annual interest rates on mortgage loans as compared with consumer loans.	Book: Consumer Economics; Wilhelms, Heimerl, and Jelley.
Students will research home mortgage loans; inclusive of: Veteran's Administration Federal Housing Administration Conventional Mortgage Loans	Book: Financial Handbook; Bogen, J.I.
Play the game: To Buy or Not To Buy.	Game: Ralph Nader; Melinda E. Blair; Random House.

PERFORMANCE INDICATORS:

230

231

The student will compute personal loans, 30-day notes, automobile loans, mortgages, etc.

The student will list the components considered in acquiring a loan (automobile - house).

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of interest (simple and compound), collateral, usury.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, and Economics

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will demonstrate how compound interest works by taking a deposit of $1,000 at 5 percent and adding interest annually. Compare the compound interest earned for the fifth year with simple interest on $1,000.	Book: Consumer Economics; Wilhelms, Hemerl and Jelley.
Have students go to a local bank and obtain a collateral note. Discuss the various pounts and considerations.	Local bank.
Have the students compare a compound interest table. Explain the process of reading the table. Teachers will assign practice problems.	Local bank. Teacher-prepared practice problems.

PERFORMANCE INDICATORS:

The student will compute sinple and compound interest on various types of credit.

The student will explain the purpose of collateral in a credit transaction.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Describe the advantages and disadvantages of various types of stores and businesses (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).

SUB-COMPETENCY: Demonstrate the ability to compare quality and price of products in the various types of stores listed.

RECOMMENDED COURSES FOR INFUSION:
Consumerism and Economics

SUGGESTED CLASSROOM ACTIVITIES

Class Project: Comparative study of purchases (tires, clothing, fertilizer, etc.), any item can be used, from the various stores in the area. Include catalog ordering. Compare prices and quality of products sold. Brand-names should be used to determine price-value on like articles. Also, the various store types.

RESOURCES

Community resources.

234

235

PERFORMANCE INDICATOR:

The student will compare and contrast various store types (retail - wholesale) in areas of quality and prices.

SOCIAL STUDIES

CONCEPT: Special Problems such as Advertising and Product Safety.

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming (a careful shopper):

a. read advertisements
b. ask questions
c. observe compare
d. compare
e. try out different brands

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, Marriage and the Family, and Economics

SUGGESTED CLASSROOM ACTIVITIES

Students will bring to class several advertisements representing various advertising appeals. Indicate appeal of each.

Students will interview parents and friends about why they purchased specific items such as a car, stereo set, camera, or clothing. Tabulations of responses will be kept on a check list under types of motivations.

Using the creative code of the American Association of Advertising Agencies as a basis, determine if the advertisements meet these standards. What can be done about firms who do not use these standards.

RESOURCES

Marketing sales promotion and advertising.

Parents, friends, teachers, and salesmen.

Film: "Consumer Power-Advertising;" BFA; 1972.

American Associations of Advertising Agencies.

Film: "Advertising - Information, Persuasion, or Deception;" Journal Films; 1973.

Materials Free to Educators: "FTC Buyers Guide;" and "List of Common Deceptions." Federal Trade Commission; Division of Legal and Public Records; 6th Street and Pennsylvania Avenue, NW; Washington D.C. 20580.

PERFORMANCE INDICATOR:

The student will identify various advertising techniques.

SOCIAL STUDIES

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the students.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising (truthful, informative, fair).

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Civics, Economics, and American Studies

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Resource speaker from a local advertising form. Have speaker present the source of an advertisement.	Community resource.
Students will compile an advertisement illustrating the various advertising techniques. Study each advertisement to find possible misleading advertising.	Local newspapers and magazines. Film: "Advertising - Information, Persuasion, or Deception;" Journal Films; 1973.

PERFORMANCE INDICATOR:

The student will summarize specific truth in advertising laws.

SOCIAL STUDIES

CONCEPT: Values, Attitudes, and Goals

COMPETENCY: Recognize the impact of goals in affecting one's life as a consumer

SUB-COMPETENCY: Determine the importance of long-range planning in the selection of jobs and careers.

RECOMMENDED COURSES FOR INFUSION:
Economics, American Studies, and Sociology

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Have students conduct a survey of half-a-dozen workers to determine if worker's job is meeting his needs.	Worker survey form developed by teacher--see sample survey in "Working Americans;" Newsweek Educational Program; September, 1975.

PERFORMANCE INDICATOR:

The student will interpret and discuss the results of their survey.

SOCIAL STUDIES

CONCEPT: Values, Attitudes, and Goals

COMPETENCY: Develop and recognize one's own philosophy and attitudes towards consumer protection.

SUB-COMPETENCY: Demonstrate an understanding towards the role of the government in protecting the consumer.

RECOMMENDED COURSES FOR INFUSION:
Economics and American Studies

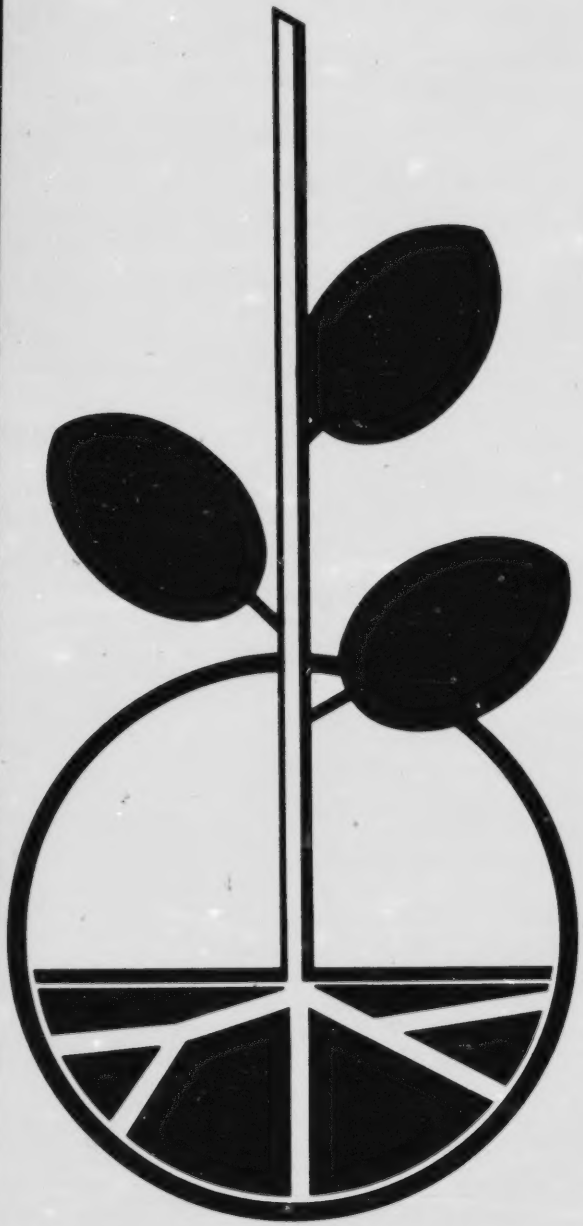
SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Have students take a "test," which will reflect the degree of "conservatism" or "activism" of each student.	Consumer Attitudes Test - Developed by teacher.

212

213

PERFORMANCE INDICATOR:

The student will complete and interpret his consumer attitudes profile.



SCIENCE

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants, and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater than available resources, an individual must establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, and General Science

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will conduct product comparison experiments of current advertising claims such as: a. product flamability b. antiseptics c. disinfectants d. toothpaste e. insecticides f. plant foods g. plant auxins h. paint resistance i. cosmetics j. soaps vs. detergents	TV, Radio, Printed Advertisements. Book: Modern Biology; Otlo and Towle; Holt, Rinehart and Winstons. "Effects of Antiseptics on the Growth of Bacteria" "Effect of Antibiotics on Bacteria"
Compile a collection of nutritional labels from various food products for comparisons.	Household supplies
View and discuss the film, "Brand Names and Label Games."	Film: "Brand Names and Label Games;" Bench-Mark Films, Inc.
Conduct caloric studies on various food products.	Household and school supplies.

PERFORMANCE INDICATORS:

Given a list of what society considers needs and luxuries, the student will rank order them according to his individual value system. The class results will be tabulated and discussed.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants, and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, and General Science

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
As a class project on selected household items, students will compare advertising claims to label facts.	Student research assignment.
Students will research and report on how to prepare an effective advertising commercial for TV, radio, magazines or billboards.	
The class will view a selected TV commercial and answer questions about advertising claims.	Teacher prepared questions.
As a class project, watch TV or listen to radio commercials to find the sponsor's gimmick.	

FOLLOW-UP ACTIVITY:

View various TV commercials about the same product and evaluate them according to impact.

PERFORMANCE INDICATOR:

Given the appropriate information, the student will critically evaluate a teacher selected advertisement.

247

248

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses and areas.

SUB-COMPETENCY: Demonstrate the ability to measure and make appropriate calculations of area and volume with the measured values.

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, General Science, and Physics

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Develop and present a student worksheet on how to use the metric system (i.e.) volume, area, mass, and length.	Teacher designed
The student will complete a worksheet on Farenheit-Celsius conversions.	Teacher designed
Conduct a class activity on how to determine the difference between a linear foot and square foot using a locally available mail order house catalog, (i.e.) carpet.	Mail order house catalogs.
Plan a class lab on cost per ounce using various familiar household item containers, (i.e.) empty ceral boxes, cans, (use various sizes) etc.*	Various companies produce charts, calculators, etc. on cost/ounce.

FOLLOW-UP ACTIVITIES:

*Once the students have determined cost per ounce, examine each for best nutritional buy.

PERFORMANCE INDICATORS:

A student will complete a worksheet on metric and English conversions.

Using a given list of familiar house hold item containers, the student will determine cost per ounce.

SCIENCE

CONCEPT: Major Purchase of Products and Services

COMPETENCY: Use both metric and English systems to determine lenght, volumes, weights/masses and areas.

SUB-COMPETENCY: Demonstrate an ability to estimate to within 10-20 percent length, area, volume, mass and temperature using the metric system.

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, General Science, and Physics

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
The students will measure in metric various classroom items (i.e.)books, floor tile, notebook height, and lab tables.	Classroom objects, Metric Measures.
Individual students will do a project on the amount of wrap; plastic, foil, wax paper, that is necessary to wrap a sandwich. This will be followed by a classroom discussion on cost - comparison.	Household items.
Conduct a class experiment on comparing the solid contents of various brands of commercially prepared fruit, leading a discussion of net and gross weights. (As an added incentive, they get to eat the fruit.)	Local supermarket.

PERFORMANCE INDICATOR:

251 The student will measure within 10-20 percent lenght, area, volume, mass, and temperature using the metric system. 252

SCIENCE

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Determine ways of evaluating information as to its usefulness. (Consideration should be given to sources, application, and other important features.)

RECOMMENDED COURSES FOR INFUSION:
Biology, Physics, Chemistry, and General Science

SUGGESTED CLASSROOM ACTIVITIES

Students will write a research paper on the usefulness of company-written consumer information such as "how valid is it?"

Use the pamphlet, as a discussion starter on the value of convenience foods vs. home prepared foods.

Use the above pamphlet to discuss the value of code dating.

RESOURCES

Public utilities.

Pamphlet: "More Than Just a Package;" Kraft Foods; Division of Craftco Corporation; Chicago, Illinois 60690.

PERFORMANCE INDICATORS:

The student will submit a research paper addressed to the question, "How valid is utility-written consumer information?".

Given the pamphlet, "More Than Just a Package," the student will choose and explain at least three product codes from specific food packages.

SCIENCE

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the importance of using product information as an on-going reference leading to the most efficient use of a product.

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, Physics, and General Science

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will complete individual home surveys of paper product usage and/or efficiency of usage.	Household supplies.
Demonstrate the calories or BTV efficiency in appliances such as air conditioner, furnaces, etc.	Appliance usage labels.

FOLLOW-UP ACTIVITY:

Initiate a project on determining the power consumption advantages of various appliances.

256

PERFORMANCE INDICATORS:

255 The student will be able to list and state at least three household appliance efficiencies.

Given the appropriate information, the student will estimate and then measure the amount of paper necessary to wrap a sandwich size piece of wood.

SCIENCE

CONCEPT: Special problems such as Advertising and Product Safety

COMPETENCY: Buy and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding that costs related to safety factors included in products become the consumer's responsibility.

RECOMMENDED COURSES FOR INFUSION:
General Science and Physics

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will report on cost-safety factors such as: a. types of automobile tires b. smoke detectors c. fire extinguishers d. shock absorbing bumpers e. air bag-vs-seat-lap belt f. interlock car system g. double insulation-vs-grounding on appliances	School library Local library Advertising
Invite a speaker from the fire department to explain the proper use of fire extinguishers.	Local fire marshall

PERFORMANCE INDICATOR:

The student will submit a written report on the cost versus safety factor on a teacher selected-topic.

SCIENCE

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:

a. read advertisement
b. ask questions
c. observe/compare
d. compare
e. try out different brands

RECOMMENDED COURSES FOR INFUSION:
Chemistry and General Science

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Conduct a study on conservation versus consumption of power. Invite a speaker from the gas company for discussion.	Resource speaker - Local gas company worker.
Learn how to read a utility bill and the various meters.	Local electric company utility bills and meters.
The students will do a comparison study of operating costs of various appliances.	
As a class, discuss "is hot water necessary for laundering."	Local water company pamphlets.

PERFORMANCE INDICATORS:

Given public utility bills, the student will identify the abbreviations and calculate the unit cost.

The students will compare and clarify various hot and cold laundry detergents as to cost per load.

259

260

SCIENCE

CONCEPT: Values, Attitudes, and Goals

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising, (e.g. truthful, informative, fair, etc.)

RECOMMENDED COURSES FOR INFUSION:
Biology, Chemistry, and General Science

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Compile a display of food advertisements and point out pertinent and/or excess information.	Household supplies.
Show and discuss the film, "Advertising."	Filmstrip: "Advertising;" Grolier Educational Corporation Kit on Consumer; Second Edition; Grolier, Inc.; New York.
Show and discuss the film, "Advertising - Information, Persuasion, or Deception."	Film: "Advertising - Information, Persuasion or Deception;" Journal Films; 1973.

PERFORMANCE INDICATOR:

Given the appropriate information, the student will breakdown a TV or radio advertisement as to necessary and unnecessary information.

HOME ECONOMICS

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Determine the direct and indirect costs that risks can financially impose on the consumer.

RECOMMENDED COURSES FOR INFUSION:
Home Management, Housing, and Family Living

SUGGESTED CLASSROOM ACTIVITIES

Set up a resource file of information on savings, insurance, investments and financial planning.

Study and discuss life, health, accident, car, and home insurance.

Investigate federal, state, and local insurance programs. Make a chart illustrating cost to consumer, how it is financed, who benefits from it, and what are the benefits.

Read case studies of disasters (household fire, loss of job, death of wage earner, serious illness of wage earner, flood, etc.). Discuss physical and emotional aspects of the disaster and how the people involved could recover from the disaster.

RESOURCES

Book: Guide to Personal Finance; Richard J. Stillman; Prentice-Hall, Inc.; New Jersey; 1972.

Book: The Consumer in American Society; Archie Troelstrup; McGraw-Hill; New York; 1970.

Booklet: "Life Insurance Fact Book;" Institute of Life Insurance; New York (Annual).

PERFORMANCE INDICATOR:

The student will reveal attitudes and understandings of direct and indirect cost of risk by conversation, comments and questions among themselves, and during teacher sessions.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

SUB-COMPETENCY: Demonstrate an understanding of the rationale for risk-reducing activities such as budgeting, insurance, purchase of reliable products, etc.

RECOMMENDED COURSES FOR INFUSION:
Home Management, and Family Living

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Discuss case studies of families at various life cycle stages which illustrate financial security. Analyze the procedure that was used to attain financial security.	
Find quotes and quips about money or the lack of it. Divide the class into groups. Have each group report their feelings on the quotes.	
Vote on a list of terms that are helpful or are a detriment to financial security.	
View the film, "Personal Financial Planning," discuss and summarize the information in the film.	Film: "Personal Financial Planning;" The National Consumer Finance Association; Washington, D. C.
Have a panel discussion of the advantages and disadvantages of risk-reducing activities.	

PERFORMANCE INDICATOR:

The student will keep a log of comments and questions regarding class work and assignments.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate an awareness of differing values among socio-economic groups.

RECOMMENDED COURSES FOR INFUSION:
Family Living and Home Management

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Investigate and discuss values and goals in America today and compare them with values and goals of 75 years ago.	Library references Senior citizens
Investigate and discuss the value and goals of people from Europe, Russia, Japan, India, South America, and Canada.	Community residences from these countries or persons who have traveled in these countries.
List all the similarities of values for the socio-economic and cultural groups in the areas of food, clothing, shelter, savings, entertainment, acquiring material goods, and education. Compare and discuss reasons for differences.	
Listen to the record, "Home Sweet Home," and identify areas of value differences between generations in America and in China and between Americans and their relatives in the "old country."	Home Economics Learning Package: "Happiness is ____;" developed by Dr. E. Ray, Dr. T. Shear, and Cheryl Olmstead; Penn State University; 1970.
Students will list weekend activities and compare them with classmates and the teacher. Note similarities and differences. Discuss what may have influenced the choices of activities.	

269

270

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate an awareness of differing values among socio-economic groups.

RECOMMENDED COURSES FOR INFUSION:
Family Living and Home Management

SUGGESTED CLASSROOM ACTIVITIES

Discuss the effect of peer groups, families, traditions, and society have upon values.

Develop a bulletin board to illustrate examples of consumer values and what may influence these values.

Take the "Forced Choice Values" test. Discuss the variety of values of classmates. (Adapted from a test developed by Mrs. Doris Dyer for use in a M.A. thesis, Dept. of Home Management and Child Development, Michigan State University, East Lansing, 1972.)

Give a questionnaire to students to determine the values and goals of each.

RESOURCES

Book: Values and Teaching; Raths; Harmin, Simon; Charles E. Merrill Company; Ohio; 1966; Chapters 1 and 2.

Book: Relationships: A Study of Human Behavior; Helen Westlake; Moss, Ginn and Company; 1972.

Test: "Food Choice Values;" Doris Dyer; Department of Home Management and Child Development; Michigan State University; East Lansing, MI; 1972.

Booklet: "Age of Adaptation;" Sears, Roebuck, Educator Resources Series; 1971; page 75 and 82.

PERFORMANCE INDICATORS:

271 The student will summarize his findings from interviews, discussions, questionnaires, etc. that demonstrate different values of groups and cultures. 272

The student will write a short story based on a definite group/culture that illustrates an accurate family life situation based on values of that group/culture.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate an understanding of the varieties of life styles which exist and the advantages and disadvantages of each.

RECOMMENDED COURSES FOR INFUSION:
Family Living

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Select pictures of various people which denote a definite life style such as a banker, sports figure, business executive, student, factory worker, political figure, clergyman, rock-music performer, etc. Briefly define the possible life style of each.	Magazines.
Predict the consumer values of each group by making a list of 20 consumer items that each might purchase.	
Analyze these lists for comparisons of differences and similarities of groups.	
Discuss possible consumer choices of each life style and why there are so many similarities and yet differences of choices in these groups.	
Select several people with varying life styles such as executive (V.P. of company, etc.) factory worker, paper boy, school janitor, male school teacher, etc. Have class compute a list of possible wants for each type.	

PERFORMANCE INDICATOR:

The student will reveal his awareness of different and similar life style wants by expressing his thoughts in a written log of the class activities.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater than available resources an individual must establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Home Management and Family Living

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Make a collage to compare wants and needs.	
Make a list of all the items your family purchased during a week. Classify these items as wants or needs.	"Consumer Economics Education Guide;" Kansas State Department of Education; 1974.
Display several items that may be purchased at various prices. "Give" each student a certain amount of money to purchase these items. Analyze and discuss whether the item is a necessity or a want item.	
Present realistic figures for a large number of goods that a young married couple may purchase. Arrange the goods into a budget of fixed and flexible expenses with a money amount assigned to each area. Discuss reasons for not including certain goods.	
View and discuss the filmstrip, "Directing Your Dollar."	Filmstrip: "Directing Your Dollar;" Institute of Life Insurance, 277 Park Avenue; New York.
Define the word priority.	Book: Enjoying Family Living; Aleene Crost; J. B. Lippincott Company; New York; 1967.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an understanding that if human wants are greater than available resources an individual must establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Home Management and Family Living

SUGGESTED CLASSROOM ACTIVITIES

List all the things you would like to buy. Arrange this list in order of importance. Limit the list to only 10 items. Look at the list again and limit the list to only 5 items. Discuss the decisions involved in making these lists.

List areas in which peoples' priorities often differ (social, political, moral, intellectual, and economics). Discuss the differences and possible reasons for them.

RESOURCES

Books: Values and Teaching; Raths, Harmin, Simon; Charles E. Merrill Company; Columbus, Ohio; 1966.

Personal Perspectives; Paolucci, Faiola, Thompson; McGraw-Hill Company; New York; 1973.

Booklet: "Your Guide for Teaching Money Management;" Money Management Institute of Household Finance Corporation, Chicago, Illinois; 1968.

PERFORMANCE INDICATOR:

The student will demonstrate their ability to make a list of priorities and explain the decision-making process involved.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Home Management

SUGGESTED CLASSROOM ACTIVITIES

Define media and make a list of all the media that you come in contact within a 24-hour period.

Compare cost and availability of newspapers, magazines, radio, and television time. Discuss age groups that each media may influence.

Collect examples of advertisements from newspapers, magazines, and mail order catalogues (Sears, Roebuck or J. C. Penny).

Analyze the content of advertisements. What information is given in the advertisements? How do the advertisements catch the consumers' attention? What types of products are advertised? What information is not given in the advertisement? Why would this advertisement make people want to buy the item?

Survey a grocery store for six weeks. Diagram the floor plan. Discuss reasons for the locations of the items in the store.

Observe shoppers in the grocery store. Discuss buying activities of the observed shoppers.

RESOURCES

Book: Super Shopper; Klein, Evanston; McDougal, Little and Company; Illinois; 1971; pages 58 - 68.

Book: Handbook of Consumer Motivations; E. Dichter; McGraw-Hill; New York; 1964.

Transparency: "Evaluating Advertising;"
Visual Products Division
3M Company
St. Paul, MN 55101

Local supermarket

Book: The Hidden Persuaders; Vance Packard; Pocket Books; New York; 1957.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Home Management

SUGGESTED CLASSROOM ACTIVITIES

Study and report on recent regulations on labeling and packaging.

Discuss factors that influence people to buy one product rather than another, why someone might buy something he knows he can't pay for, why some people buy things they do not need or really want.

Survey a department store. Observe the arrangement and rearrangement of merchandise. Observe advertising techniques used. Interview buyers, department managers, and salespeople to determine how much of thier business relys on advertising and how much money is spent on it.

Investigate and evaluate sources of consumer information - advertising, salespeople, business and government publications, magazines, books, unions, and others.

281

RESOURCES

Booklet: "Your Food Dollar;" Money Management Instituet; Household Finance Corporation; Chicago, Illinois; 1972.

Book: Personal Perspectives; Poslucci, Faiola, and Thompson; McGraw-Hill; New York; 1973; pages 84 - 90.

Decisions in Living; Jennings, Lexington; Moss: Ginn and Company; 1976; pages 59 - 70.

Household Finance Corporation
Money Management Institute
Prudential Plaza
Chicago, Illinois 60601

282

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Determine the effects of advertising in persuading consumers to establish priorities.

RECOMMENDED COURSES FOR INFUSION:
Home Management

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

J. C. Penney Company
Educational and Consumer Relations
1301 Avenue of the Americas
New York, NY 10019

Public Affairs Committee
381 Park Avenue, South
New York, NY 10016

The Sperry and Hutchinson Company
Consumer Services
P.O. Box 935
Fort Worth, TX 76101

Sears, Roebuck and Company
Consumer Information Services
Department 703 - Public Relations
303 E Ohio Street
Chicago, IL 60611

283

284

PERFORMANCE INDICATOR:

Students will be able to decide how much advertising influences a person's priorities by being aware of how much advertising surrounds him in everyday life.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relation to family, community, and society.

SUB-COMPETENCY: Demonstrate an understanding of the individual consumer's point of reference as it relates to the family, community, and society.

RECOMMENDED COURSES FOR INFUSION:
Family Living

SUGGESTED CLASSROOM ACTIVITIES

Illustrate how the goals of a society affect the individual and how goals of an individual affect society.

Relate the primay goals of an economic system to the financial goals of individuals and families.

Analyze the population of your community: age, distribution, nationality background, jobs, and income.

Survey the businesses in the community and discuss how personal and family values may influence the availability of goods.

RESOURCES

Booklet: "Your Guide for Teaching Money Management;" Money Management Institute of Household Finance Corporation; 1968.

Political platforms of both parties.

League of Women Voters Fact Book.

PERFORMANCE INDICATOR:

The student will demonstrate his awareness of the interdependence of individuals and families on the economy by written comments, oral observations, and class discussions.

285

286

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relationto family, community, and society.

SUB-COMPETENCY: Demonstrate a knowledge about the effect which consumer goals and values have upon the economy.

RECOMMENDED COURSES FOR INFUSION:
Foods, Home Management, and Family Living

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Study the relationship between the inflationary prices and values of society toward certain commodities such as coffee.	Newspapers. Radio and TV news. Reports.
Collect clippings from news articles regarding the sales of merchandise during certain periods such as back to school, Christmas, inventory, and Spring sales.	
Collect and discuss articles about the effect of weather, strikes, job layoffs, vacations, fashion trends on the economy.	
Study the purchasing power of credit card buying.	Charge cards: Master charge, Diners Club, American Express, Gasoline cards, Department store cards, etc.
Survey the availability of credit cards. Discuss the type of merchandise and services that can be obtained by the use of credit cards.	
Survey a sampling of the community regarding their feelings about the use of credit cards.	
Create a chart illustrating these findings. Discuss the goals and values that are illustrated in this chart.	

288

287

PERFORMANCE INDICATOR:

The student will identify the goals and values of a certain period of time and discuss the effect of these goals and values on the economy with factual information from current news sources.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

SUB-COMPETENCY: Determine what steps could be taken to conserve energy and resources for the future without causing undue economic hardships.

RECOMMENDED COURSES FOR INFUSION:
Family Living and Home Management

SUGGESTED CLASSROOM ACTIVITIES

Obtain pamphlets, newsletters, and articles which provide tips on conserving heat and electricity.

Discuss advantages and disadvantages of ways to converse electricity and natural gas.

Invite a driver education teacher to discuss driving tips on saving gasoline.

Find examples of recycling processes that are profitable and/or design one of your own.

Discuss the advantages and disadvantages of possessing a lot of "things." Consider cost, storage, care and up-keep, purpose, etc.

RESOURCES

Pamphlets from: Equitable Gas Company.
Duquesne Light Company.

Magazines
Newspapers
Pamphlet: "101 Ways to Conserve Electricity at Home;"
Duquesne Light Company
P.O. Box 1291
Pittsburgh, PA 15230

PERFORMANCE INDICATOR:

The student will become aware of various ways to conserve energy and resources by reading and discussing as much of the available literature as possible.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

SUB-COMPETENCY: Demonstrate an understanding of the relationship between quality and price, with particular note of their inequality.

RECOMMENDED COURSES FOR INFUSION:
Foods, Clothing, and Textiles

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Compare several brands of the same food products for price, texture, color, smell, taste, quality control, attractiveness of package, weight, and others.	
Compare articles of clothing for price, quality of fabric, style, color, workmanship, and care of article.	
Compare price and quality of several products and clothing--past and present.	Old newspapers. Catalogs. Actual product and clothing.
Discuss ways to judge quality. Decide when it would be wise to buy top, medium, or low quality.	Book: Consumers All; The Yearbook of Agriculture; 1965; U.S. Department of Agriculture; Washington, D.C.

291

292

PERFORMANCE INDICATOR:

The student will develop his ability to judge quality of merchandise and become aware of the fact that price is not necessarily the criteria for judging quality.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Determine their required expenses and plan a budget for the coming year, given a fixed allowance. Based on this budget the students will prepare a budget for the first month and the first week of that month. Later, the students will compare the actual spending with the budget plan for the purpose of revising the original budget.

RECOMMENDED COURSES FOR INFUSION:
Home Management

SUGGESTED CLASSROOM ACTIVITIES

Discuss advantages and disadvantages of planning and following a budget.

Collect several budget plans and compare the format of each.

Keep a record of money spent for one month. Discuss several record-keeping methods.

Plan a budget for one month based on personal wishes and needs, and a fixed amount of money (allowance or money from a part-time job).

Follow the budget for one week. Analyze and evaluate the budget. Revise the budget if necessary.

Have students share their experiences with planning and following their budgets.

RESOURCES

A Discussion of Family Money - How Do Budgets Work and What Do They Do?; Institute of Life Insurance.

Book: Managing Livingtime; Margaret Raines, Peoria; Charles B. Bennett Company; Illinios; 1964.

Book: Enjoying Family Living; Aleene Cross; J. B. Lippincott; New York; 1967.

Book: The Consumer in American Society; Arch Froelstrop; McGraw-Hill; New York; 1970.

PERFORMANCE INDICATOR:

The student will have actual experiences with preparing and following a budget and evaluating different types of budgets.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate effective techniques of consumer purchasing by evaluating sales promotional devices aimed at encouraging the purchase of specific items, e.i. food, clothing, appliances, furniture, etc.

RECOMMENDED COURSES FOR INFUSION:
Home Management

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Collect examples of sales promotional devices that motivate consumers to buy.	
Discuss advantages and disadvantages of promotional devices such as prizes, premiums, trading stamps, coupons, contests, special display, unusual packaging and labeling, "free goods," warehouse sales, etc.	Book: Consumer Buying; Fitzsimmons; John Wiley; New York; 1961; pages 143-170.
Show and discuss the film, "Buyer Beware."	Filmstrip: "Buyer Beware;" Guidance Associates 41 Washington Avenue Pleasantville, NY 10570
Survey neighbors to determine whether these promotional devices are encouraging people in your neighborhood and buy certain products.	

PERFORMANCE INDICATOR:

The student will see and evaluate all the available sales promotional devices that are in current use.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate a knowledge of the procedures involved in buying and selling a home.

RECOMMENDED COURSES FOR INFUSION:
Housing and Home Furnishings

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Invite a real estate agent to speak to the class on procedures followed in buying and/or selling a home.	Resource speaker: Local real estate agent.
Conduct a walking tour of a local neighborhood pointing out undesirable and desirable characteristics and various housing styles that should be considered when buying a home.	
Given several family descriptions, the student will choose housing suitable to that particular family's values and goals.	Classified advertisements in the local paper, and real estate magazines.

PERFORMANCE INDICATORS:

After listening to a local real estate agent speak, the student will demonstrate his knowledge of buying and selling procedures by participating in a class discussion.

When asked, the student will list desirable and undesirable construction characteristics of particular housing styles that should be considered at the time a purchase is made.

Given at least two family life styles to work with, the student will select a housing style appropriate for each family.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and explain the rights and responsibilities of renters, lessors, and owners.

SUB-COMPETENCY: Demonstrate an understanding of the varieties of housing accommodations, which exist and the advantages and disadvantages of each, e.g. house trailers, apartments, condominiums, etc.

RECOMMENDED COURSES FOR INFUSION:
Housing and Home Furnishings

SUGGESTED CLASSROOM ACTIVITIES

Show slides or magazine pictures of all housing types existing and point out advantages and disadvantages of each type of accommodation.

Have students identify the type of home they presently live in according to the designs observed in the slide presentation.

Display a variety of blue-prints or floor plans and have groups of 2 or 3 students identify what the assets and/or disadvantages might be if they lived in each of the plans observed.

RESOURCES

Books: The Home: Its Furnishing and Equipment; Ruth Morton; Webster Division - McGraw-Hill Book Company; New York; 1970.

Homes With Character; H. T. Craig; D.C. Heath and Company; Lexington, MA; 1970.

Magazine: What's New In Home Economics; February 2, 1970; Volume XL Number 3; "Mobile Homes."

Local real estate agency.

Book: 100 Custon Home Plans; Editors of Hudson Home Guides; Social Studies School Service Department 98; 10,000 Culver Boulevard; Culver City; CA 90230.

299 PERFORMANCE INDICATORS: 300

The student will identify specific housing accommodations and discuss the advantages and disadvantages of each type of accommodation.

The student will catagorize the home he lives in according to the various types of accommodations observed in class.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate a knowledge of the role of the following agencies in protecting the consumer:

a. Interstate Commerce Commission
b. Federal Trade Commission
c. Securities Exchange Commission
d. Food and Drug Administration
e. Consumer Protection Agency
f. Federal Communication Commission

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Foods

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Divide class into small groups to research a consumer agency and present information on the agency's role in consumer protection.	Local government agencies. School and local library. Consumer Information Center (Pueblo, CO 15222)
	Book: A Guide to Consumer Services in Western Pennsylvania; Federal Executive Board; Room 611; Federal Building; Pittsburgh, PA 15222 (644-6607).
Distribute pamphlet published by the consumer information center to each student explaining that it is a government publication to aid the consumer in receiving valid product information.	Consumer Information Center; Pueblo, CO 81009.
Show filmstrip, "The Food and Drug Administration: A Nation's Watchdog?"	Filmstrip: "The Food and Drug Administration: A Nation's Watchdog?"; Guidance Associates; 757 Third Avenue; New York, NY 10017.

PERFORMANCE INDICATORS:

The student will recognize and use the consumer information pamphlet as a means for obtaining consumer product information.

The student will identify the FDA and its responsibility in consumer protection services.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate an understanding of the principle that the best protection a consumer can have is the use of wise buying techniques at the time of the purchase.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss reasons behind impulse purchases. Debate impulse buying versus planned purchases. Have student identify a recent impulse purchase he has made and tell why he made the purchase.

Using consumer reports, students will select an item and research which is the best brand to purchase.

Show the filmstrip, "Money Well Spent."

RESOURCES

Pamphlet: "Tips for Smart Shoppers;" Your Magazine; Clorox; P.O. Box 485; Piermont, NY 10968.

Magazine: Consumer Reports; P.O. Box 1000; Orangeburg, NY 10962. OR The Consumer Reports Yearly Buying Guide Issue.

Filmstrip: "Money Well Spent;" Guidance Associates; 757 Third Avenue; New York, NY 10017.

PERFORMANCE INDICATORS:

Using consumer reports, the student will select a product, research various brand names, and determine which is the most desirable product.

303

The student will explain the importance of wise buying techniques at the time a purchase is made.

304

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify nongovernment agencies and organizations that provide consumers information and protection.

SUB-COMPETENCY: Determine the role of the Business Community and schools in providing information for consumers.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES

The class will prepare a bulletin board with a large tree diagraming community and school resources providing consumer information. (Use this as an introduction to further discussion on consumer awareness).

Divide the class in half and have the class take a poll of at least 10-15 businesses or industries to determine whether or not they provide for some type of consumer education or aids to the consumer.

RESOURCES

Local Yellow Pages Directory.

Booklet: A Guide to Consumer Services in Western Pennsylvania; Pittsburgh Federal Executive Board; Room 611; Federal Building; Pittsburgh, PA 15222; 644-6607.

PERFORMANCE INDICATOR:

The student will identify and list local school and community centers providing consumer education and information.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services to obtain redress for grievances.

SUB-COMPETENCY: Demonstrate an understanding of the techniques involved in complaining effectively.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES

The student will write a complaint letter for a product he has purchased.

Have students interview managers or complaint departments of several local retail stores to determine their policies in handling consumer complaints - compare process in large department store with process in small speciality store.

RESOURCES

Booklet: Insights Into Consumerism; "Redress - The Burning Issue; J.C. Penney; Educational Relations Department; 1301 Avenue of the Americas; New York, NY 10019.

PERFORMANCE INDICATORS:

Using the guidelines presented in the J.C. Penney Redress Lesson, the student will compose a complaint letter regarding a recent purchase.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services, and to obtain redress for grievances.

SUB-COMPETENCY: Determine what the consumer has a right to expect from manufactureers, sellers, and the marketplace.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES

Present information on rights and privileges of manufacturers and sellers on the marketplace.

Students will trace the steps on consumer redress from time of purchase until complaint has been settled.

Student will bring in and compare a warranty policy from recently acquired items in the home - discuss the manufactureers responsibility to stand behind the warranty.

RESOURCES

Book: Help: The Useful Almanac; Consumer News, Inc.; Washington, D.C. 20045.

Booklet: Insights Into Consumerism; J.C. Penney Educational Relations Department; 1301 Avenue of the Americas; New York, NY 10019.

Office of Consumer Affairs; Department of HEW; Washington, D.C. 20201.

Magazine: What's New In Home Economics; "Warranty Breakthrough?"; Volume XXXIX Number 13; November 24, 1975.

PERFORMANCE INDICATORS:

The student will outline the basic rights and privileges of manufacturers and sellers.

The student will list, in order, the steps taken during the consumer redress process.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Demonstrate the ability to inquire or complain about products and services to obtain redress for grievances.

SUB-COMPETENCY: Determine the areas of responsibility of the consumer in the marketplace with regard to such things as shoplifting, mishandling of products and consideration of proper use of goods.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES

Make student aware of how shoplifting and mishandling of products causes an increase in retail price of items by inviting a local retailer to come and speak to the class.

RESOURCES

Resource speaker: Manager of local retail store.

311

312

PERFORMANCE INDICATOR:

The student will explain the effect shoplifting has on the retail price paid by the consumer.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the need to adjust buying habits to meet new problems and responsibilities in adult life.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Housing

SUGGESTED CLASSROOM ACTIVITIES

Distribute handout showing the various stages in the family life cycle. Discuss changing housing needs in reference to this life cycle.

Have student volunteers role play a consumer's search for a new home. The rest of the class will develop a list of priorities to be used by the actors in making their housing choices.

RESOURCES

Book: The Home: Its Furnishings and Equipment; Ruth Morton; Webster Division; McGraw-Hill Book Company; New York; 1971.

Book: Homes with Character; Hazel Craig; D.C. Heath and Company; Boston, 1970.

Resource speaker: Real Estate agent

Real Estate advertisements in local paper.

PERFORMANCE INDICATOR:

Given several case studies, the student will list the changing housing needs and their effect on the selection of a house.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an understanding of the costs related to the values of beauty, function, and conservation.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education, Clothing, Foods, and Housing

SUGGESTED CLASSROOM ACTIVITIES

Select a consumer product to research (i.e. furniture, clothing, appliances, tools, automobiles, food, etc.) Compare and evaluate several models or styles of that product. Judge on basis of cots, appearance, and function.

Compare the cost of operating an economy car versus a luxury car.

RESOURCES

Magazines: Consumer Reports, December Buying Guide Issue; Rhoda H. Karpatkin; Consumer Union of U.S., Incorporated; 256 Washington Street; Mount Vernon, NY 10550.

Money Management Institute; Household Finance Corporation; Prudential Plaza; Chicago, IL 60601.

PERFORMANCE INDICATOR:

315 The student will complete a comparative product research evaluating the cost, appearance, and function of each. 316

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses and areas.

SUB-COMPETENCY: Determine an ability to estimate to within 10-20% length, area, volume, mass, and temperature using the metric system.

RECOMMENDED COURSES FOR INFUSION:
Foods, Clothing, Child Development, and Consumer Education

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Introduce the history of standard measurements by viewing the measuring filmstrip and transparencies. Students will take English and metric measurements of his/her desk top, pencil length, shoe size, weight, and area of classroom, etc.	Filmstrip: "At Home with Metric Measuring;" - Kit; Butterick Pattern Company; 161 Sixth Avenue; New York, NY 10013. Workbook: A Metric Workbook For Teachers of Consumer and Homemaking Education; Department of Education; Orange County, CA; 1975.
Using metric measures, purchase fabric and notions to construct and complete a selected sewing project.	Pattern Catalog Books: Butterick, McCalls, Simplicity, Vogue, etc.
Experiment with metric measuring equipment by preparing a given recipe.	Educational Kits: "Metric Matchups;" "Metric Recipe Kit;" Nasco; 901 Janesville Avenue; Fort Atkinson, WI 53538.
Following a "station" workshop session, students will perform experiments and activities calculating metric measures.	
In nursery school determine the weight and height of each child using metric measures. Record monthly readings on a weight and growth chart.	Workbook: A Metric Workbook for Teachers of Consumer and Homemaking Education; Department of Education; Orange County, CA; 1975.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses and areas.

SUB-COMPETENCY: Determine an ability to estimate to within 10-20% length, area, volume, mass, and temperature using the metric system.

RECOMMENDED COURSES FOR INFUSION:
Foods, Clothing, Child Development, and Consumer Education

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will accurately measure and record the weights and height of nursery school children using a metric scale and measuring tape.	
Given a recipe, students will be able to prepare a food using metric measures. Students will judge finished products using a criteria list developed by the students and teacher.	

PERFORMANCE INDICATOR:

After discussing the origination and development of the English and metric systems of measure, the student will accurately calculate the length, weight, and area of given items in both English and metric.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases, and purchase agreements.

SUB-COMPETENCY: Determine the true percentage, rate for a loan, given all the information (amount borrowed, length of note, number of payments) concerning the loan.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Housing

SUGGESTED CLASSROOM ACTIVITES

Divide class into small groups to research interest rates for borrowing money on one of the following items: automobile, education, mortgage, bill pay-offs, vacation, etc. Compare the rates among various lending agencies.

RESOURCES

Pamphlet: Tips on Financing a Car; Consumer Information Center; Pueblo, CO 81009.

PERFORMANCE INDICATOR:

Given pertinent statistical information, the student will analyze, compare, and evaluate a possible loan for a selected item.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Determine the actual value of endorsements such as those by periodical publications like Good Housekeeping magazine, or endorsing agencies like Underwriters Laboratories.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education, Housing, and Foods

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Read the Good Housekeeping Consumers' Policy as printed in the monthly magazine.	Magazine: Good Housekeeping; John Mack Carter; 959 Eighth Avenue; New York, NY 10019.
View a filmstrip or slide presentation on the Good Housekeeping laboratories.	
Study a sample criteria of safety standards used by the Underwriters Laboratories for consumer products using these standards as a guide. Evaluate and compare a given product.	Magazine: Forecast Magazine; Carolyn Bishop; Scholastic Magazines, Inc.; 50 West 44 Street; New York, NY 10036; October, 1976; Volume 22; "The Making of a Safe Range."

FOLLOW-UP ACTIVITY:

Using a given checklist, evaluate two similar products with and without endorsements. Bring results back to the class.

PERFORMANCE INDICATORS:

323 The student will describe the Good Housekeeping Consumer Policy and Product Endorsement. 324

Using the Underwriters Laboratories guidelines for safety standards, the student will evaluate and compare products with the U.L. Seal.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of banking services by selecting the type of bank that meets an individuals needs in a given situation.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Housing

SUGGESTED CLASSROOM ACTIVITIES

Given various situations for banking needs, such as christmas, vacation, retirement, education, automobile, house mortgage, personal checking, etc. determine the available banking services.

Conduct a telephone and/or interview survey comparing banking services of several area banks.

Distribute a handout describing all possible banking services. Have students analyze the available services and select the bank which best meets their needs.

RESOURCES

For information, contact: Marjorie Gray; Continental Bank; 231 LaSalle Street Chicago, IL 60693.

Local banks.

Magazine: Forecast Magazine; "Banking Services;" Scholastic Magazine, Inc.; April, 1976; Volume 21.

PERFORMANCE INDICATOR:

The student will research and list available banking services.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an awareness of the types of credit available and an understanding of the cost of each.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Housing

SUGGESTED CLASSROOM ACTIVITIES

Students will research the information required for credit application and complete a sample credit application. Collect and compare credit applications from a retail store, a bank, and a consumer finance company.

Brainstorm the basic types of retail credit available today (regular charge accounts, installment accounts, and revolving accounts). Compare the advantages and disadvantages of each.

RESOURCES

Pamphlet: How to Choose and Use Retail Credit; Consumer Information Services; Department 703; Public Relations; Sears, Roebuck and Company; Chicago, IL 60611.

Pamphlet: Your Guide for Teaching Money Management; Money Management Institute of Household Finance Corporation; Chicago, IL; 1968.

U.S. Government pamphlets:
Truth in Lending; 1974.
Your Right to Credit; 1974.
Fair Credit Reporting Act; 1974.
Shopping for Credit Can Save You Cash; 1974.
Consumer Information Center; Pueblo, CO 81009.

FOLLOW-UP ACTIVITY:

Investigate and discuss the consequences of failing to meet credit obligations.

328

327

PERFORMANCE INDICATORS:

The student will accurately complete a sample credit application.

The student will identify the basic types of retail credit.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Describe the advantages and disadvantages of various types of stores and businesses (i.e. department stores, wholesale outlets, cooperatives).

SUB-COMPETENCY: Demonstrate the ability to compare quality and price of products in the various types of stores.

RECOMMENDED COURSES FOR INFUSION:
Foods, Clothing, and Consumer Education

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Perform a taste-test using 3 different brands of food products (i.e. peanut butter, margarine, or graham crackers) have students compare the price, appearance, flavor, and texture of each product. Have the class develop a rating scale for use in judging.	Pamphlet: Where You Shop is as Important as What You Buy; 1974; Consumer Information Center; Pueblo, CO 81009.
Conduct a survey of clothing articles (i.e. T-shirts or stockings) available in various types of stores. Judge and compare the quality and price of each.	Various local stores.

PERFORMANCE INDICATOR:

Using an evaluation check list developed by the class, the student will compare and rate various consumer products.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating a selecting services, practices, and products of various types.

SUB-COMPETENCY: Determine ways of evaluating information as to its usefulness. (Consideration should be given to sources, application, and other important features.)

RECOMMENDED COURSES FOR INFUSION:
Foods and Nutrition, Clothing and Textiles, and Child Development

SUGGESTED CLASSROOM ACTIVITIES

Display food product labels:
1. study descriptive and graphic information
2. using a check list, determine usefulness of labels in providing mandatory and voluntary information.

Display children's and/or adults' clothing labels on a bulletin board or pass around the classroom; using the pamplet, "How to Select Infants and Children's Clothing," determine how useful the label information is in identifing quality merchandise and providing care instructions.

FOLLOW-UP ACTIVITY:

Design food labels.

RESOURCES

Packet: Libby's Educational Packet; "Canned and Frozen Foods;" Home Economics Department; Libby, McNull, and Libby; 200 South Michigan Avenue; Chicago, IL 60604.

Pamphlet: How to Select Infants and Children's Clothing; Consumer Information Services; Department 703; Public Relations; Sears, Roebuck, and Company; Chicago, IL 60611.

Magazine: Your Magazine; "It Pays to Know;" Clorox; P.O. Box 485; Piermont, NY 10968.

PERFORMANCE INDICATOR:

After studying descriptive and graphic information on food product labels, the student will determine the label's usefulness in providing mandatory and voluntary product information.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the importance of using product information as an on-going reference leading to the most efficient use of a product.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Foods Classes

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Conduct a small appliance evaluation by studying: a. Use and care manuals and discuss their value in aiding consumers with effective product use and maintenance.	Use and Care manuals that come with various appliances.

PERFORMANCE INDICATOR:

The student will conduct a small appliance evaluation studying the appliance and its use and care manuals, and discuss the manual's value regarding effective product use for the consumer.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Buy, use, and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding that costs related to safety factors included in products become the consumer's responsibility.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Clothing and Textiles

SUGGESTED CLASSROOM ACTIVITIES

Sponsor a field trip or invite an auto dealer to discuss added safety features on late model cars and costs involved for the consumer.

Conduct a fashion show or display pictures or slides of various clothing or outer apparel used in todays world that have safety features; discuss costs absorbed by consumer: sports equipment, safety goggles, hard hats, gloves, children's sleepware, steel-toed shoes, etc.

Experiment with flammability of various fabrics and costs per yard for the fabrics.

RESOURCES

Resource speaker - Local auto dealer.

Pamphlet: How to Buy an Automobile; Money Management Institute; Household Finance Corporation; Prudential Plaza; Chicago, IL 60601.

Major industrial corporation (i.e. U.S. Steel, Rockwell International, Westinghouse).

Garment Workers Union.

Magazine: "Designing Clothing for Miners," Susan M. Watkins; Journal of Home Economics; January, 1977; 2010 Massachusetts Avenue, Northwest; Washington, D.C. 20036.

Local fabric stores or fabric manufacturers.

PERFORMANCE INDICATORS:

335 The student will point out various safety features on late model cars that increase the retail cost paid by the consumer. 336

The student will recognize the increase consumer costs related to clothing safety features.

The student will compute and compare the cost/yard of farbric with and without flammability features.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Buy, use, and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of safety principles to be considered in purchasing and operating a motor vehicle.

RECOMMENDED COURSES FOR INFUSION:
Consumer Education

SUGGESTED CLASSROOM ACTIVITIES	RESOURCES
Students will debate the issue of why state automobile inspection must occur.	The AAA U.S. Department of Transportation
	U.S. Department of Transportation; National Highway Safety Administration; Washington, D.C. 20590.
Students will read and discuss information on automobile hazards that are often encountered and how the consumer can be prepared to handle such emergencies.	Pamphlets from U.S. Department of Transportation: Safety tips on Use of Headlights; 1975. Battery Hazards - Explosions and Jump Starting; 1976. How to Deal with Motor Vehicle Emergencies; 1975.

PERFORMANCE INDICATOR:

The student will explain the importance of being prepared to handle auto emergencies by naming at least two of the most common hazards and their solutions.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:
a. read advertisement
b. ask questions
c. observe/compare
d. compare
e. try out different brands

RECOMMENDED COURSES FOR INFUSION:
Foods and Child Development

SUGGESTED CLASSROOM ACTIVITIES

Have the class taste-test various brand of peanut butter, graham crackers, butter/margarine and evaluate the quality.

Compare unit cost of items tasted.

Compare attractiveness, safety, duribility, cost, and other characteristics of pre-school toys.

RESOURCES

Magazine: What's New In Home Economics; "Toys: The Tools of The Second Educational System;" September, 1976; 401 North Broad Street; Philadelphia, PA 19108.

PERFORMANCE INDICATORS:

The student will evaluate the quality of various brand name food products according to taste, appearance, texture, and odor.

The student will compute and compare the unit price of food items tested with the quality determined according to taste, etc.

The student will compare the attractiveness, safety, durability, and cost of various pre-school toys.

HOME ECONOMICS

CONCEPT: Special Problems such as Advertising and Product Safety.

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate the ability to analyze and evaluate an advertisement in relations to criteria established for good advertising, (e.g. truthful, informative, fair, etc.).

RECOMMENDED COURSES FOR INFUSION:
Consumer Education and Foods and Nutrition

SUGGESTED CLASSROOM ACTIVITIES

A group of 2 or 3 students will video tape a contemporary T.V. advertisement and present to the class with personal evaluation of the advertisement's effectiveness.

Student will compile a collection of magazine advertisements and divide them into catagories of influence on various age groups.

Take a survey of boxed cereal products purchased by friends to determine what influenced their purchase.

RESOURCES

Allegheny County Bureau of Consumer Protection (355-5402).

FOLLOW-UP ACTIVITY:

Teacher will test students by presenting video tape advertisements and having students complete a written evaluation.

PERFORMANCE INDICATOR:

The student will compile and catagorize at least 20 magazine advertisements according to the advertisement's influence on various age groups.

BOOKS AND TEXTS

Activities in Mathematics; Johnson, Hansen, Peterson; Scott Foresman Company.

Advertising; Scholastic Magazines; 1975.

American Civics; Harcourt, Brace, Jovanovich, Inc.

American Economy; Gordon, Dawsen, Whitchel; D. C. Heath and Company.

Applied Business Mathematics; Tenth Edition; Fairbank, Schultheis, Piper; Southwestern; 1975.

A Study of Media and Propaganda; EMC Corporation; 180 East Sixth Street; St. Paul, MN 55101.

Brave New World; Aldolf Huxley.

Budgeting; Joanne Primavera; Social Studies School Services; Culver City, CA.

Business Mathematics; Seventh Edition; Rosenberg, Lewis; Gregg/McGraw-Hill; 1968.

Career Mathematics; "Industry and the Trades;" Lyng, Mecconi, Zwick; Houghton Mifflin Company.

Century 21 Accounting, First Year; Baynton, Swanson, Carlson, Forkner; Southwestern Company.

Comparison Shopping; William L. Johnston; Social Studies School Service; Culver City, CA.

Concepts and Applications; Harcourt, Brace, Jovanovich, Inc.

Consumer Buying; Fitzsimmons; John Wiley Publishing Company; New York; 1961.

Consumer Choice, Driving Force of a Market Economy; Proctor and Gamble; Cincinnati, OH 45214.

Consumer Mathematics, Landford and Gae; Harcourt, Brace, Jovanovich, Inc.

Consumer's Activity Book; Teacher's Edition; Landford and Gae; Harcourt, Brace, Jovanovich, Inc.

Consumer's All; The Yearbook of Agriculture; Washington DC.

100 Custom Home Plans; Editors of Hudson Home Guides; Social Studies School Service; Culver City, CA 90230.

Decisions in Living; Jennings, Lexington, Moss; Genn and Company; New York; 1967.

BOOKS AND TEXTS

Enjoying Family Living; Aleene Crost; J. B. Lippincott Company; New York 1967.

Enough! The Revolt of the American Consumer; Doris Faber.

Financial Handbook; J. I. Boyen.

General Business for Everyday Living; Fourth Edition; Price, Hall, Musselman; McGraw-Hill; New York.

Gone with the Wind; Margaret Mitchell.

Great Expectations; Charles Dickens.

Guide to Personal Finance; Richard F. Stillman; Prentice-Hall, Incorporated; New Jersey; 1972.

Handbook of Consumer Motivations; E. Dichter; McGraw-Hill; New York; 1964.

Help: The Useful Almanac; Consumer News, Inc.; Washington, DC 20045.

Hidden Persuaders; Vance Packard.

Homes with Character; H. T. Craig; D. C. Heath and Company; Lexington, MA; 1970.

How to be a Better Shopper; Pittsburgh Edition; 1966.

I, Juan de Parya; Elizabeth Barton de Treviro; Farrah, Straus, and Gerauz; New York; 1965.

Inflation and Recession; William L. Johnston; Culver City, CA.

Landlord and Tenant: Justice in America; Houghton Mifflin Company.

Lilies of the Field; William E. Barrett.

Managing Livingtime; Margaret Raines; Charles B. Bennett Company; Peoria, IL; 1964.

Mathematics for Daily Living; Lewis; McCormick Mathers.

Mathematics for the Consumer; Fairbank, Piper, and Gruber; Southwestern Company.

345

Modern Biology; Otto and Towle; Holt, Rinehart and Wenstens.

BOOKS AND TEXTS

Money Talks; Money Management Institute; H.F.C.; Prudential Plaza; Chicago, IL 60601.

Mr. and Mrs. Bo Jo Jones; Ann Head.

Nobody Waved Goodbye; E. Haggard.

Of Mice and Men; John Steinbeck.

Personal Perspectives; Paolucci, Faiola, Thompson; McGraw-Hill Company; New York; 1973.

Progress and the Environment ; Oxford Press, Inc.

Propaganda, Polls and Public Opinion; Prentice-Hall.

Relationships: A Study of Human Behavior; Helen Westlake; Moss, Ginn and Company; 1972.

Space for Survival: Blocking the Bulldozer in Urban America; Book #279633; Perma-Bound Company; A Division of Hertzberg - New Method Inc.; Vandalia Road; Jacksonville, IL 62650.

Subliminal Seduction; Wilson Bryan Key; New American Library; 1973.

Super Heroes of Macroneconomics; #7120; Follett Publishing Company; Chicago, IL 60607.

Super Shopper; Klein, Evanston; McDougal Little and Company; Illinois; 1971.

Teaching Tomorrow Today: A Guide to Futuristics; Ronald T. Laconte.

The Anatomy of a Sale; Sears; Chicago, IL.

To Buy or Not to Buy; Melinda Blair; Random House.

The Chocolate War; C. Cormier.

The Consumer in American Society; Archie Troelstrup; McGraw-Hill; New York; 1970.

The Consumer and His Dollars; Schoenfeld and Natella.

The Crucible; Arthur Miller.

BOOKS AND TEXTS

The Gift of the Magi; O'Henry.

The Grapes of Wrath; John Steinbeck.

The Great Gatsby; F. Scott Fitzgerald.

The Hidden Persuaders; Vance Packard; Pocket Books; New York; 1957.

The Home: Its Furnishings and Equipment; Ruth Morton; Webster Dweseon - McGraw-Hill Book Company; New York; 1970.

The Jungle; Upton Sinclair.

The Outsider, S. E. Hinton.

The Story of My Life; Helen Keller.

Values Clarification; Sidney Simon; Holt Publishing Company; New York; 1972.

Values and Teaching; Raths, Harmin, Simon; Charles E. Merrill Company; Ohio; 1966.

Walden; Henry Thoreau.

FILMS

"Advertising - Information, Persuasion, or Deception;" Journal Films; 1973.

"A Metric America;" Aims Instructional Media Services, Inc.

"A Penny Saved;" Associated Films; 600 Madison Avenue; New York, NY 10022.

"Brand Names and Label Games;" Bench-Mark Films, Inc.

"Bread - Budgets;" Modern Talking Pictures.

"Buying on the Installment Plan;" Guidance Associates.

"Caught;" Sinematic Concepts; 1817 Union Street; San Francisco, CA 94123; 1972.

"Comparison Shopping;" Visual Education Corporation; Pitman Publishing Company.

"Conservation of Energy;" MLA; 1960.

"Consumer Education - Budgeting;" BFA Educational Media; 1969.

"Consumer Education - Credit Buying;" BFA Educational Media; 1969.

"Consumer Education - Installment Buying;" BFA Educational Media; 1968.

"Consumer Education - Retail Credit Buying;" BFA Educational Media.

"Consumer Power - Advertising;" BFA Educational Media; 1973.

"Consumerism - Let the Seller Beware;" Document Association; 1972.

"Consumer Side - 'The Demand';" American Economics Foundation; 1962.

"Credit;" Modern Talking Pictures.

"Decimal Fractions;" Modern Living Aids; 1967.

"Environmental Ethic - This is a New York;" WRS; 1973.

"Fractions;" National Broadcasting Company; Educational Enterprises; 1971.

FILMS

"Good Goodies;" Stephen Bosustow Productions; 1971.

"How to Buy a Used Car;" Modern Talking Pictures.

"Inflation - Passing the Buck;" Carosuel Films, Inc; 1969.

"Introducing Graphs;" McGraw-Hill Text Films; 1964.

"Label Logic;" Aims Instructional Media; 1968.

"Measure of a Man;" Modern Talking Pictures.

"Money Tree;" Aims Instructional Services, Inc; 1971.

"On Guard - Bunco;" Aims Instructional Media Services, Inc; 1970.

"Percentage;" Modern Learning Aids; 1968.

"Personal Financial Planning;" The National Consumer Finance Association; Washington, DC.

"Personal Money Management;" ABA; 1960.

"Producers Side - The Supply;" American Economics Foundation; 1962.

"Read the Label - Set a Better Table;" Modern Talking Pictures.

"Social Change and the American Women;" Encyclopedia Britannica; Educational Corporation; 1967.

"Statistics;" National Broadcasting Company; Educational Enterprises; 1970.

"The Rip-Off;" Disney; 1973.

"There is a Law Against It;" Film Fair Communications; 1972.

"This is a Fraud;" Film Fair Communications: 1972.

"Toward the Age of Abundance;" ACI; 1975.

"Using Money Wisely;" Journal Films; 1970.

351

"Walk in My Shoes: To Be Somebody;" Journal; Pitman Publishing.

"Why Do You Buy?" Journal Films.

"You'll Earn It;" Modern Talking Pictures.

"Your Credit is Good - A Film About Paying Later;" Journal Films; 1973.

352

FILMSTRIPS

"Advertising;" Grolier Educational Corporation; Grolier, Inc.; New York.

"At Home with Metric Measuring;" Butterick Pattern Company; 161 Sixth Avenue; New York, NY 10013.

"Banking and Monetary Control;" McGraw-Hill.

"Buyer Beware;" Guidance Associates; 41 Washington Avenue; Pleasantville, NY 10570.

"Career Choice: A Lifelong Process;" Career Development Sound Filmstrips.

"Directing Your Dollar;" Institute of Life Insurance; 277 Park Avenue; New York, NY.

"Insurance - Planning to Make the Future Secure;" Changing Times Education Service; Division of Kiplinger; Washington Editors, Inc.

"Money Well Spent;" Guidance Associates; 757 Third Avenue; New York, NY 10017.

"Our Money System;" Guidance Associates.

"Protecting the Consumer;" New York Times.

"The Food and Drug Administration: A Nation's Watchdog?" Guidance Associates; 757 Third Avenue; New York, NY 10017.

"The Securities Industry;" 527 Madison Avenue; New York, NY 10022.

"You and Your Job Interview;" Career Development Sound Filmstrips.

"Values for Teenagers for the 1970's;" Guidance Associates.

353

354

BOOKLETS/PAMPHLETS

Age of Adaption; Sally R. Campbell; Sears, Roebuck Educator Resource Series; 1971.

A Guide to Budgeting for the Family; U.S. Government Printing Office; Washington, DC.

Battery Hazards - Explosions and Jump Starting; U.S. Department of Transportation; National Highway Safety Administration; Washington, DC 20590; 1976.

Budgeting Ideas for Youth; National Thrift Company.

Consumer Economics Education Guide; Kansas State Department of Education; 1974.

Cooperatives and Condominiums; Changing Times; Kiplinger; Washington Editors, Inc.; 1969.

Corporate Responsibilities to the Consumer; Zayre; Framinham, MA.

Guide to Consumer Services in Western Pennsylvania; Pittsburgh Federal Executive Board; Pittsburgh, PA.

Guide to Federal Consumer Services; Department of Health, Education, and Welfare; Washington, DC.

How to be a Better Shopper; Consumer Services; Sperry and Hutchinson Company; 2900 West Seminary Drive; Fort Worth, TX 76133.

How to Buy an Automobile; Money Management Institute; Household Finance Corporation; Prudential Plaza; Chicago, IL 60601.

How to Choose and Use Retail Credit; Consumer Information Services; Department 703; Sears, Roebuck and Company; Chicago, IL 60611.

How to Deal With Motor Vehicle Emergencies; U.S. Department of Transportation; National Highway Safety Administration; Washington, DC 20590; 1975.

How to Select Infant's and Children's Clothing; Consumer Information Services; Department 703; Sears, Roebuck and Company; Chicago, IL 60611.

Insights into Consumerism; J.C. Penney Educational Relations Department; 1301 Avenue of the Americas; New York, NY 10019.

Life Insurance Fact Book; Institute of Life Insurance; New York.

Managing Your Money; U.S. Department of Agriculture; Superintendent of Documents; March, 1964.

BOOKLETS/PAMPHLETS

Money and Economic Balance; Federal Reserve Bank of New York; 33 Liberty Street; New York, NY 10045.

More Than Just A Package; Kraft Foods; Division of Craftco Corporation; Chicago, IL 60690.

Readings on Prices and Wages Running Amok; Cost of Living Council; Washington, DC 20508.

Safety Tips on Use of Headlights; U.S. Department of Transportation; National Highway Safety Administration; Washington, DC 20590; 1975.

The Language of Investing; The New York Stock Exchange; 11 Wall Street; New York, NY 10005.

Tips for Smart Shoppers; Your Magazine; Clorox; P.O. Box 485; Piermont, NY 10968.

Tips on Financing a Car; Consumer Information Center; Pueblo, CO 81009.

101 Ways to Conserve Electricity at Home; Duquesne Light Company; Pittsburgh, PA 15230.

What You Should Know About contracts; Changing Times Education Series; Kiplinger; Washington Editors, Inc.

Where You Shop is as Important as What You Buy; Consumer Information Center; Pueblo, CO 81009; 1974.

Your Food Dollar; Money Management Institute; Household Finance Corporation; Chicago, IL; 1972.

Your Guide to Teaching Money Management; Money Management Institute; Household Finance Corporation; Chicago, IL; 1968.

MAGAZINES

Consumer Reports; P.O. Box 1000; Orangeburg, NY 10962.

Consumer Reports Yearly Buying Guide Issue; P.O. Box 1000; Orangeburg, NY 10962.

Forecast Magazine; Carolyn Bishop; Scholastic Magazines, Inc.; 50 West 44Street; New York, NY 10036.

Journal of Home Economics; "Designing Clothing for Miners;" Susan M. Watkins; January, 1977.

What's New In Home Economics; "Mobile Homes;" Volume XL, Number 3; February 2, 1970.

What's New In Home Economics; "Warranty Breakthrough?"; Volume XXXIX, Number 13; November 24, 1975.

TEACHING KITS

Housing Kit - Consumer Education; Social Studies School Services; Culver City, CA.

Teaching About Advertising; Proctor and Gamble; Box 14465; Cincinnati, OH 45214.

To Buy or Not to Buy; Ralph Nader Kit; Melinda E. Blair; Random House.

TRANSPARENCIES

Evaluating Advertising; Visual Products Division; 3M Company; St. Paul, MN 55101.

361

FREE MATERIALS TO EDUCATORS

(REQUEST ON SCHOOL STATIONARY)

"ABC's of Commodities;" New York Mercantile Exchange; 6 Harrison Street; New York, NY 10013.

"Action in the Marketplace;" Chicago Board of Trade; Literature Services; 141 W. Jackson Boulevard; Chicago, IL 60604.

"American Savings & Loan Fact Sheets;" American Savings & Loan League, Inc.; Suite 224; 733 15th Street, Northwest; Washington, DC 20005. (Limit - 5 copies)

"Closing Costs and Your Purchase of a Home;" American Land Title Protection; 1828 L. Street, Northwest; Washington, DC 20036. (12 pages)

"Casts and Benefits of Inflation;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

"Cost of Operating an Automobile;" U.S. Department of Transportation; Federal Highway Administration; Office of Public Affairs; 400 Seventh Street, Southwest; Washington, DC 20590.

"Credit Union Teaching Information;" Credit Union National Association; Public Relations Division; Box 431A; Madison, WI 53701. (Limit - 1 Copy)

'Date With Your Future;" Institute of Life Insurance; Education Services; 425 Park Avenue; New York, NY 10017. (36 pages)

'Day at the Fed;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.

"Effect of Speed on Automobile Gasoline Consumption Rates;" U.S. Department of Transportation; Federal Highway Administration; Office of Public Affairs; 400 Seventh Street, Southwest; Washington, DC 20590.

"Family Living Brochures;" National Association of Canadian Credit Unions; Box 800; Station U; Toronto, Ontario, Canada M82-5R2.

"Federal Reserve System in Brief;" Federal Reserve Bank of San Francisco; Research Information Center; Box 7702; San Francisco, CA 94120.

"Finance Fact Newsletter;" National Consumer Finance Association; 1000 16th Street, Northwest; Washington, DC 20007.

"FTC Buyers Guide;" Federal Trade Commission; Division of Legal and Public Records; 6th and Pennsylvania Avenue, Northwest; Washington, DC 20580.

FREE MATERIALS TO EDUCATORS

(REQUEST ON SCHOOL STATIONARY)

"Hidden Values Booklets;" Sears, Roebuck and Company; Consumer Information Services; Department 703; Sears Tower; Chicago, IL 60684.

"Highlights of Investment Practices, Performance and Management of Profit Sharing Trust Funds;" Profit Sharing Research Foundation; 1718 Sherman Avenue; Evanston, IL 60201.

"Home Buying Guide;" Lawyers Title Insurance Corporation; H. Randolph Farmer; Box 27567; Richmond, VA 23261. (160 page paperback)

"How to Get the Job You Really Want;" American Institute of Chemists, Inc.; 7315 Wisconson Avenue; Washington, DC 20014.

"How to Get a Job With a Future;" Young Presidents' Organization; Leadership Activities Committee; 201 East 42nd Street; New York, NY 10017. (Limit - 50 copies)

"How to Invest;" Standard and Poor's Corporation; Director of Public Relations; 345 Hudson Street; New York, NY 10014.

"How to Read a Financial Report;" Merrill Lynch; Pierce, Fenner, & Smith, Inc.; One Liberty Plaza; 165 Broadway; Advertising Department; 23rd Floor; New York, NY 10006.

"How to Succeed on Your First Job;" (WT73-4); Western Temporary Services, Inc.; Operational Services Department; Box 7737; San Francisco, CA 94120. (Limit - 1 copy)

"Independent Banking, An American Ideal;" Independent Bankers' Association of America; Box 267; Sauk Centre, MN 56378. (Limit - 1 copy)

"International Adjustment and the Dollar;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

"Introduction to Hedging;" Chicago Board of Trade; Literature Services; 141 West Jackson Boulevard; Chicago, IL 60604.

"Keeping Our Money Healthy;" Federal Reserve Bank of New York; New York, NY 10045.

"List of Common Deceptions;" Federal Trade Commission; Division of Legal and Public Records; 6th and Pennsylvania Avenue, Northwest; Washington, DC 20580.

"Money and Economic Balance;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.

FREE MATERIALS TO EDUCATORS

(REQUEST ON SCHOOL STATIONARY)

"Money: Master or Servant;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.

"New York Mercantile Exchange;" New York Mercantile Exchange; Six Harrison Street; New York, NY 10013.

"Rational Expectations and the Theory of Economic Policy;" Federal Reserve Bank of Minneapolis; Office of Public Information; 256 Marquette Avenue; Minneapolis, MN 55480.

"Regional Policy and the Role of Banking;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

"Road Maps of Industry;" Conference Board; Road Map Education Program; 845 Third Avenue; New York, NY 10022.

"Seven Objectives of Career Education;" U.S. Office of Education; CAVTME/DUTE; Room 5110; Rob Building; Seventh and D Streets, Southwest; Washington, DC 20202. (1 page)

"Signs of the Times;" American Credit Indemnity Company; 300 St. Paul Place; Baltimore, MD 21202.

"The Changing World of Work;" The American Assembly; Columbia University; New York, NY 10027. (15 pages)

"Things You Should Know About Home Buying and Land Title Protection;" American Land Title Association; 1828 L. Street, Northwest; Washington, DC 20036.

"We Want You to Know About the Laws Enforced by FDA;" Food & Drug Administration; Consumer Inquires Staff; (HFG-20); Room 15B-08 Parklawn; 5600 Fishers Lane; Rockville, MD 20852.

"We Want You to Know About Today's FDA;" Food & Drug Administration; Consumer Inquires Staff; (HFG-20); Room 15B-08 Parklawn; 5600 Fishers Lane; Rockville, MD 20852.

"What's an Appraisal;" Society of Real Estate Appraisers; Seven South Dearborn; Chicago, IL 60603. (Limit - 2 copies)

"You and the Investment World;" New York Stock Exchange; School and College Relations; 11 Wall Street; New York, NY 10005

"Your Money and the Federal Reserve System;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.